



1	A Message from Our Board Chair
3	A Message from Our President & CEO
5	A Sincere Thank You
7	2019 KWCF Volunteers
8	2019 Impact by the Numbers
9	Impact Investing, Granting & Convening
17	Doing More Good, Forever, Together with KPMG
19	A Haven of Safety
21	Bicycle Lending Library
23	Restorative Responses to Islamophobia
25	A Legacy of Community
27	Creating a Family Legacy of Giving & Gratitude
29	2019 Funds
33	Donors: Accumulated Donations & Legacy Leaders
39	2019 Grants
45	2019 Impact Investing
47	2019 Financial Results
49	2019 Condensed Financial Statements
51	Our Team





A message

Catalysts
Impact Focused Inclusive
Trustworthy
Collaborative



left to right: Elizabeth Jinsook Kim, Deborah Currie, Mike Murray, Eric Strassburger, Lori Payne, Brock Hart, Elizabeth Heald, Murray Gamble, Andrea Harding, Tim Jackson, Xiaopu Fung

Community matters critically

Growing up on a farm in Eastern Ontario, whenever our community came together, every adult knew my name and asked me how school was. You had this sense of identity. And reflecting upon this, I realize the impact that an entire community can have on a single individual, as it did for me.

Community matters critically. And that's why I feel so privileged to be the Board Chair at Kitchener Waterloo Community Foundation (KWCF). I believe we have a responsibility to understand community and belonging, and to understand each other. This is something KWCF exemplifies, and where I hope to add value, while building upon the contributions of outgoing Chair Deborah Currie.

from our Board Chair



Having served on KWCF's Board for 6 years, there are many things I'm already proud of. For example, we reduced the minimum fund size from \$25,000 to \$5,000. I think it's important to make it easier for people to be a part of what could be a movement for real change. This is something the Board continues to talk about and focus on in a deliberate way.

Looking toward the future, KWCF is becoming a community leader in Impact Investing. And we're doing this in a really different way than we did before. Our ability to leverage our assets to create even more good, by placing money in ways that is really more about investment than charity, is an important change in mindset. We invest in organizations because we believe in what they are doing. And by investing for impact, we can help them do more good in the world.

Convening conversations is also a key strength for KWCF, and a future focus. The ability to convene and bring people together to discuss issues and solve problems is something that we can do. KWCF provides a safe space, which allows members of the community to come together and have those hard conversations. I believe we can continue to be a force for community collaboration and impact-focused action.

Being on the Board of Community Foundations of Canada (CFC) has also given me a broader perspective of national issues, and the impact at the local level. For example, KWCF is focused on connecting its impact to the United Nations Sustainable Development Goals (SDGs). It's all of

us doing these things individually that ladder up to these bigger global initiatives. I also understand the strength and importance of the linkage between KWCF and CFC during times of crisis, like COVID-19, when we can work together with 191 community foundations across Canada, while adapting local solutions.

Community building is critical now more than ever, and KWCF is well positioned to play a role in the next chapter. Our Board has governance and risk management processes in place to ensure our organization will continue to effectively steward the funds entrusted to us, while allowing us to rise to the occasion to assist our community. The hard work of Board Members, such as David Brenneman, who I want to thank for his contributions, has laid the groundwork we continue to build upon. I also want to welcome new Board Members Andrea Harding and Elizabeth Jinsook Kim. Together, the Board will continue to focus on the importance of community and its impact on Waterloo Region, while looking for opportunities to help on a broader scale and "Do More Good. Forever. Together."

A handwritten signature in black ink, appearing to be 'B Hart'.

Brock Hart
Board Chair



A message

Months ago, we created the theme for this year's Impact Report. This theme, the "Impact of Doing More Good, Forever, Together" resonated well with the team and our Board.

As I write this, we are in the midst of the COVID-19 pandemic and it strikes me how this theme and a focus on impact is more important than ever. We had re-focused our resources on the three ways Kitchener Waterloo Community Foundation (KWCF) can make an impact in our community — through Granting, Impact Investing and Convening. These core activities will continue to serve us well, both in the short-term as we continue to endure the pandemic, as well as in the longer-term — when the community moves to recover and rebuild — and beyond.

Our strategic initiatives and investments made on behalf of the community make measurable and sustainable impacts. All donations to KWCF's endowed funds drive positive change in two ways: through grants and impact investments that deliver both financial returns as well as positive social and environmental outcomes. In 2019, we provided 572 grants totaling in excess of \$3.4 Million to 231 local charities and organizations. On the investing side, we committed an additional \$1.6 Million to impact investments in 2019, bringing the total to \$3.5 Million

“In 2019 we re-focused our resources on the three ways KWCF can make an impact in our community — Granting, Impact Investing and Convening.”

Elizabeth Heald, President & CEO

from our President & CEO

in impact investment commitments. This means that we are effectively doubling our ability to make a difference — \$3.4 Million in grants plus \$3.5 Million in impact investments.

But, our impact goes beyond the dollars granted or invested. On page 13, we highlight the distribution of our Community Fund granting by Wellbeing Waterloo Region (WWR) areas of focus, and by the United Nations Sustainable Development Goals (SDGs). On page 46, we've shown the breakdown of our impact investments by WWR focus areas. Measurement of our local impact against both of these backdrops provides us with important context to engage members of our community in conversation and calls to action.

The key to successful endowment funds is prudent, insightful investing. Through the dedication of our Investment Committee and finance staff, KWCF achieved a 16.5% rate of return in 2019! This will contribute to healthy granting dollars being available in 2020, funds that are even more urgently needed by charities during this time of uncertainty. And, through the foresight of our Board of Directors, after the market correction in 2008, we implemented a granting stabilization policy to allow granting to carry on, even in years of lower returns. This forward thinking approach will help weather the rocky market conditions that we are experiencing in 2020 due to the COVID-19 pandemic.

Which brings me to discussions of longer-term community impact.

One of the roles of a community foundation is to amplify voices and

issues of importance. Another is to collaborate with others to help bring about systemic change when and where it is required. This can take the form of broad discussions, like “On the Table Waterloo Region,” that was organized in partnership with the Cambridge & North Dumfries Community Foundation. Or, it can include a deeper, more transformational approach, like work we started in the area of Affordable Housing that will continue until at least the end of 2021. Either way, we recognize the significance of convening conversations to leverage knowledge, expertise and resources to maximize impact for Waterloo Region.

I'd like to close with a huge thank you to our Donors and Fundholders! We will carefully steward the funds you have entrusted to us and ensure they are used for maximum impact. We will continue to live up to our values — to be impact-focused catalysts, who are collaborative, inclusive and trustworthy. We have always felt a sense of urgency to our work. COVID-19 has further magnified this urgency, as we strive to support those that are most vulnerable in our community.

With the support of our Board of Directors, 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, MEETING AND EVENT SPACE:

Bingemans
BMO Nesbitt Burns
Hacienda Sarria
KidsAbility
Ridgewood Holdings
Sustainable Waterloo Region
University of Waterloo
Walper Hotel

FOR SUPPORTING A VARIETY OF IMPORTANT NEEDS:

AV Ontario
Blitzen
CarefreeIT
Cober
Communtech
Decision.io
Kitchener Public Library
One for the Wall Photography
Ray of Hope - Morning Glory Catering
The Working Centre

FOR ASSISTING WITH MEDIA SUPPORT:

570 News
CBC
The Community Edition
Exchange Magazine
Kitchener Today
Woolwich Observer
Waterloo Region Record

AND A SPECIAL THANK YOU TO OUR 2019 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.

Awards

The Walter Bean Award

This award was established in memory of Walter Bean, philanthropist, military hero, prominent Canadian business leader, and founder of Kitchener Waterloo Community Foundation (KWCF). It recognizes individuals who have made a volunteer commitment to KWCF, and exemplify and reinforce KWCF's mission to "Create Caring Communities Where Everyone Thrives."

2019 Recipient: Sandra Reid

Sandra Reid is a deserving recipient of this award. She served on KWCF's Board of Directors for close to a decade, including a term as Chair. In addition, Sandra was a member of KWCF's Youth in Recreation Committee, and the galvanizing force behind the creation of a Youth Advisory Fund at KWCF as well as a Youth Advisory Committee to support granting from that fund. Thank you for your contributions, Sandra!

The Ken Murray Award

The Ken Murray Award was created in 2019 in memory of the first President of KWCF, to recognize individuals under the age of 50 who demonstrate their commitment to Waterloo Region by "Doing More Good" in alignment with KWCF's mission, vision and values.

2019 Recipient: Mike Farwell

In the inaugural year of this award, we couldn't think of a better recipient than Mike Farwell. Mike regularly demonstrates his commitment to Waterloo Region in a number of ways — from participating on boards, to organizing events, and emceeing. He rarely says no! Annually, he hires himself out during the Farwell4Hire campaign to raise money to support cystic fibrosis research. Thank you and congratulations, Mike!



left to right: Brock Hart, Sandra Reid, Elizabeth Heald



left to right: Andrew Harwood, Mike Farwell, Marilyn Murray

2019 KWCF Volunteers

BOARD OF DIRECTORS

Brock Hart - Chair
Lori Payne - Vice-Chair
Deborah Currie - Past Chair
David Brenneman
Xiaopu Fung
Murray Gamble
Andrea Harding
Tim Jackson
Elizabeth Jinsook Kim
John Milloy
Mike Murray
Eric Strassburger

AUDIT COMMITTEE

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

INVESTMENT COMMITTEE

Eric Strassburger - Chair
Justin Caldwell
Deborah Currie
Jason Daly
Brock Hart
Dennis Huber
Tim Jackson
Claude Macorin
Larry Murray
Mike O'Neill
Jennifer Ramsey-Armorer
Aric Truax

LEADERSHIP IDENTIFICATION COMMITTEE

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

SOCIAL FINANCE COMMITTEE

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

COMMUNITY GRANTS COMMITTEE

Mellissa McDonald - Chair
Randy Gondosch - Vice-Chair
Asma Al-Wahsh
Elizabeth Arcila
Kerry Auguste
Beth Bailey
Dan Ballantyne
Scott Cruickshank
Susan Daley
Sylma Fletcher
Nicole Hallman
Gordon Hatt
Melissa Ireland
Barb Janzen
Colin Kibjis
Jaqueline Keeso
Elizabeth Jinsook Kim
Patrick McKeen
Omar McLean
Mike Pereira

Jeff Quint
Kristine Schumacher
Shubhagata Sengupta
Charu Smith
Isabella Stefanescu
Dianne Stickney
Natascha Stutz
Nate Tedesco
Rohan Thompson
Sam Trieu
E'Kong Tse
Tracy VanKalsbeek
Derek Vollebregt
Diane Wiles
Chris Wormald
David Yoon
Sarah Zamin
Joanne Zhou

DUE DILIGENCE COMMITTEE

Carl Coelho - Chair
Gareth Nichols - Vice-Chair
Chris Blanchet
Camellia Loojune
Dave Rutherford
Kristine Schumacher
Glenn Smith
Robin Stanton
Jessica Stockie

GRANTING FINANCIAL REVIEW COMMITTEE

Ashley Black
Chris Blanchet
Tom Leonowicz
Krista Mair Rourke
Robin Stanton
Eric Strassburger
Natascha Stutz

RBC FUTURE LAUNCH COMMUNITY CHALLENGE

Judi Al Haj-Ali
Massimo Iacurtti
Jayden Mitchell
Quinn Ruby

YOUTH IN RECREATION COMMITTEE

Dayna Giorgio - Chair
Allan Cayenne - Vice-Chair
Gary Abbott
Fitsum Areguy
Andrea Harding
Sammie Heard
Nick Heffner
Debbie Hind
Angela Larraguibel
Tom Leonowicz
Kara McGlynn
Katie Misener
Peter Nickel
Kourtney Parker
Ronak Patel
Shane Pegg
Vinay Tiwari
Cindy Weber

2019 Impact

17

New Funds

16.5%

Rate of Return

217

Total Funds

231

Organizations that Received Grants

722

Total Donations

572

Grants

\$2,922,823

Donation Value

\$3,434,346

Grant Dollars

9 Approved 7 Funded*

Impact investments to date

\$50,885,967

Grant Dollars Since Inception

\$3,470,000

Dollars committed to Impact Investments

87

Volunteers

*Since 2017

Impact investing, granting & convening



At the heart of our work, Kitchener Waterloo Community Foundation (KWCF) has three great tools in our toolkit to impact our community. Yes, we grant. But we also participate through Impact Investing — and encourage others to join us. And, we convene conversations across the community, bringing people together to share knowledge and discuss issues that matter, which hopefully lead people towards action, whether it be through philanthropy, volunteering, or furthering the discussion.

In 2019, we offered multiple opportunities to do all of these — from our Impact Amplifier tool and grants for youth, to developing a podcast series, and creating an Impact Investing case study for shared learning. Here are some examples of new initiatives in all three categories for you to explore.

Impact Investing

Community-based Bond Case Study

House of Friendship successfully raised \$1 Million in investment capital from Waterloo Region community-based investors by issuing a community-based bond in 2018-2019 to provide expanded addiction treatment in Waterloo Region.

KWCF funded the work required to structure and raise the capital and acted as lead investor. Social Venture Connexion and MaRS Centre for Impact Investing (MaRS) provided expertise in structuring community-based bonds and Miller Thomson provided legal counsel throughout. The end to end process took 11 months.

We continue to learn – and want to share that knowledge with others.



This initiative serves as a pioneering model for other community-based organizations to consider. KWCF hired MaRS to develop a case study to provide an overview of the process undertaken and lessons learned through House of Friendship's pilot project. You can access the case study by visiting www.kwcf.ca/impact-investing.

Investment Readiness Program

The Investment Readiness Program (IRP) is a national initiative led by Community Foundations of Canada and funded by the Government of Canada that is providing \$50 Million across Canada to seed and grow social enterprises.

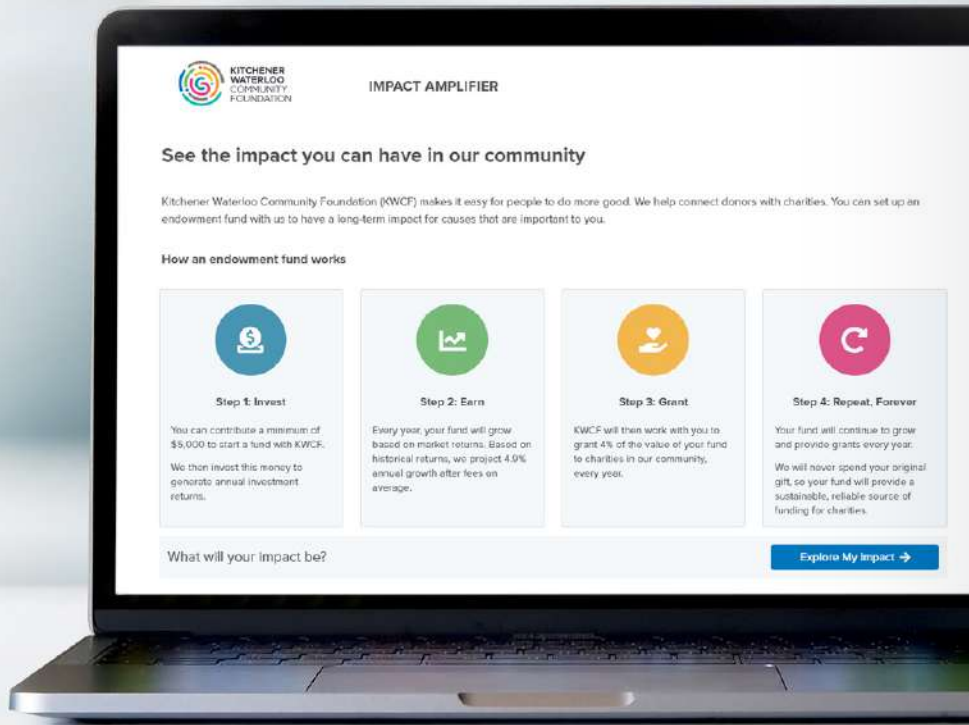
In 2019 it was announced that KWCF would be a Regional Partner for the IRP, leading this initiative locally in partnership with four other community foundations (Cambridge & North Dumfries Community Foundation, Centre Wellington Community Foundation, Guelph Community Foundation, Stratford Perth Community Foundation) and four local organizations that drive social change (Communitech, GreenHouse, The Lyle S. Hallman Foundation, and the Region of Waterloo).

Non-repayable capital is available through the IRP to design, plan, measure, and scale social purpose organizations (including charities, non-profits, co-ops and for-profit social enterprises) in order to get ready to accept social investment, which will help them unlock even more innovative solutions to pressing community challenges. Learn more at www.kwcf.ca/irp.



“The goal of the Impact Amplifier is to give community members an immediate, specific and real-world view of how establishing a fund with KWCF impacts local issues and organizations in Waterloo Region. With this tool, you can link your giving to what matters to you, and do it all from the comfort of your own home.”

Elizabeth Heald, President & CEO,
Kitchener Waterloo Community Foundation.



Granting

Impact Amplifier

Imagine being able to see in seconds the number of families in need you can feed, or the educational, environmental and support programs you can fund in your community? That’s the idea behind an innovative Impact Amplifier tool launched by KWCF.

The idea and prototype for the Impact Amplifier came out of a “Capacity by Design” sprint, led by Capacity Canada and Overlap Associates with funding provided by The Lyle S. Hallman Foundation. The Impact Amplifier was brought to life thanks in large part to a gift-in-kind from local tech company, Zeitspace, which took the original prototype and developed an online and mobile-friendly tool.

Partner charitable organizations helped us by providing local examples and stories of impact:

- The Food Bank of Waterloo Region
- Grand River Conservation Foundation
- Reception House
- Sexual Assault Support Centre of Waterloo Region
- Strong Start
- Supporting Housing of Waterloo

You can view the Impact Amplifier tool and see what your impact could be at impactamplifier.kwcf.ca.



RBC Future Launch Community Challenge

Young people are not future leaders — they are leading social and environmental change right now, and we need their bold new thinking! To that end, in 2019 KWCF partnered with the RBC Future Launch Community Challenge and Community Foundations of Canada to help youth between the ages of 15 and 29 lead initiatives to make a difference in their futures. KWCF matched a \$15,000 grant from the RBC Foundation to offer \$30,000 to youth-led projects that address diverse and urgent local priorities in Kitchener, Waterloo, Wellesley, Wilmot or Woolwich.

Youth-led initiatives included:

Social Venture Partners Teens: A program that connects and empowers local teens to create meaningful change in Waterloo Region and beyond. The grant supports taking the pilot project to the next level.

Coalition of Muslim Women of KW's new Safe Spaces Initiative: Providing a safe, culturally-sensitive space for young women who identify as Muslim in Waterloo Region to build community, address concerns and current issues, while fostering leadership and empowerment.

Wilmot's Youth Action Council's Youth Week 2020: to bring together rural youth for fun, learning and building community capacity. (Note: this event is being re-imagined due to COVID-19)

Young people are not **future** leaders — they are leading social and environmental change **right now.**

Granting (continued)

Understanding the Impact of our Grants

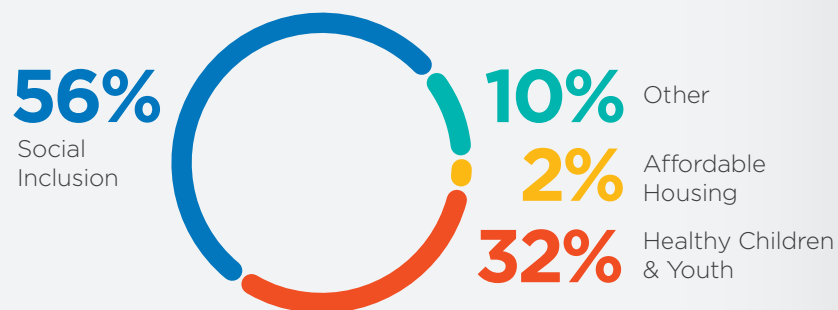
Wellbeing Waterloo Region

In 2019, KWCF aligned our Community Fund grants with the three priority areas identified through Wellbeing Waterloo Region (WWR):

1. **Affordable Housing** — where everyone has a place to call home
2. **Healthy Children & 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 WWR to actively collaborate to build understanding and to leverage our community's collective knowledge, expertise and resources to achieve the best results.

This chart highlights the percentage of our Community Fund grants that align with each of the WWR priority areas. If you would like to learn more about the work we are engaged in, visit www.wellbeingwaterloo.ca.

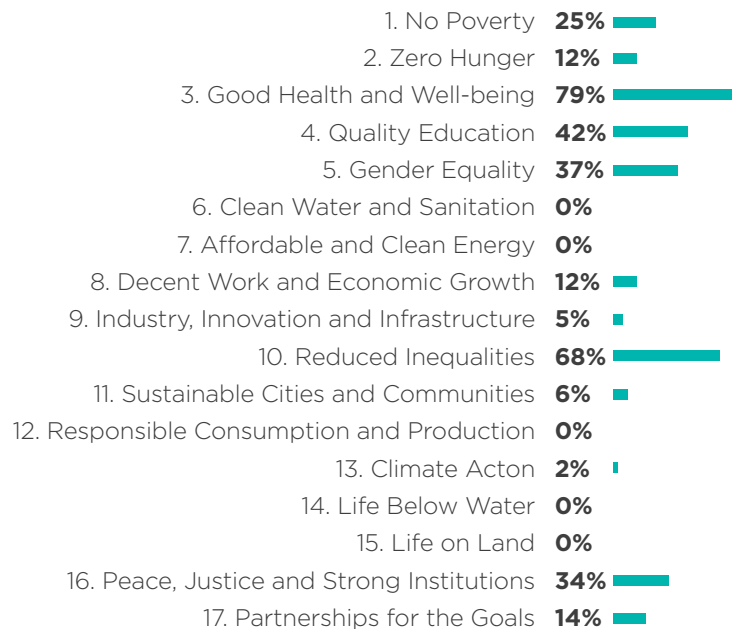


Note: KWCF's impact investments are also aligned with WWR: 47% Affordable Housing, 31% Social Inclusion, and 22% Healthy Children & Youth. Refer to page 46 for more information.

United Nations Sustainable Development Goals

In 2015, the United Nation member countries, including Canada, agreed to focus on 17 UN Sustainable Development Goals (SDGs). The targets for the SDGs seek to end poverty, protect the planet, and ensure that all people enjoy peace and prosperity by promoting inclusive, equitable, safe and sustainable societies. In 2019, KWCF began asking charities to indicate which of the 17 SDGs their grant request aligns with when they were applying to our Community Grants and Ontario Endowment for Youth in Recreation grants. This is a new piece of data we are gathering to connect our local impact to goals on both a national and global scale.

The chart highlights what percentage of those grants align with each of the UN SDGs. (Note: many of the grants were identified by the charities as impacting more than one UN SDG.) If you would like to learn more about the UN SDGs, visit www.un.org/sustainabledevelopment.



Convening

Podcast

In 2019, KWCF was excited to be a part of the Kitchener Public Library's (KPL) Chapter One community podcast. A three-episode podcast was produced in partnership with the Sexual Assault Support Centre of Waterloo Region (SASCWR). In each podcast, Elizabeth Heald, President & CEO of KWCF, and Sara Casselman, Executive Director of SASCWR, discussed a number of topics, including justice, healing and hope, prevention, and Waterloo Region in a post #MeToo era. To download the podcast or listen directly, visit www.kwcf.ca/podcast.

“We had been searching for a way to draw attention to some of our community’s most pressing issues, and KPL has provided us with the opportunity to periodically share knowledge that we hope will lead people in our community towards action – whether it be through philanthropy, volunteering or furthering the discussion.”

Elizabeth Heald, President & CEO,
Kitchener Waterloo Community Foundation.

On the Table

Over food and drink, friends, colleagues, neighbours, and other community members gathered across 42 locations in Waterloo Region in September 2019. The purpose? To take part in our first On the Table event. On the Table Waterloo Region was a three-day event, coordinated by KWCF in partnership with the Cambridge & North Dumfries Community Foundation, inviting hosts to bring together people to connect with one-another face-to-face to discuss what mattered to them in our community.

Ten key themes emerged, along with ten things our community told us we can collectively do. Read the On the Table 2019 Reflections & Insights about Waterloo Region report at www.kwcf.ca/onthetable.

“Belonging is rooted in trusting relationships. This takes time and sustained effort.”

On The Table participant



Convening (continued)

“... it is very important for societies to build themselves with regard to more than the individual, and you can see that in communities with a large proportion of volunteers and philanthropy. Those communities are healthy communities because they have built a large amount of social capital.”

- The Right Honourable David Johnston,
Trust: Twenty Ways to Build a Better Country.





Building Trust to Do More Good

Trust is the key to shaping the kind of community we want to live in, and the legacy that leaves for individuals and communities as a whole. This was the key message of the event, “In Conversation with The Right Honourable David Johnston,” hosted by KWCF in April to thank Donors, Fundholders and Volunteers for their partnership in the community.

During a thought-provoking and extremely entertaining hour of discussion, the former Governor General shared insights linked to his newest book, *Trust: Twenty Ways to Build a Better Country*.

International Women’s Day

Recognizing that Waterloo Region was ranked 20 out of 25 amongst Canadian cities for quality of life for women, KWCF partnered with Carizon, SHORE Centre, YW Kitchener-Waterloo and the University of Waterloo to host an International Women’s Day Event on March 6, 2019.

The event featured inspiring female leaders speaking on a variety of topics, including uWaterloo’s HeForShe IMPACT program, equity and empowerment in philanthropy, and the 21st century feminist economy.

Special thanks to the speakers (above left to right):

Dr. Diana Parry — Associate Vice President, Human Rights, Equity and Inclusion at University of Waterloo

Andrea Dicks — President at Community Foundations of Canada

Petra Kassun-Mutch — Founder, Eve-Evolution Inc.

Movies That Move Us

In 2019, KWCF supported bringing two documentaries to the Region in partnership with Waterloo Global Science Initiative (WGSi) to encourage discussion over issues impacting communities at a local, national and global level. In the documentary PUSH, we got an inside look at the sometimes-devastating factors affecting the lack of affordable housing around the world. Netizen told the stories of three women seeking justice from online harassment and privacy violations. We hope to continue to be able to provide these types of opportunities to encourage discussion about important issues affecting our community.



Doing More Good, Forever, Together with KPMG

Mary Jo Fedy remembers witnessing first-hand the impact of KPMG's partnership with Kitchener Waterloo Community Foundation (KWCF). In 2016, the organizations partnered to bring former Governor General Adrienne Clarkson to Waterloo Region for a free, public event to speak about her new book on belonging (*Belonging: The Paradox of Citizenship*). At the event, a young boy bravely stood up and asked Clarkson what advice he should give a friend who was struggling with fitting in at school.

“KPMG has a deep commitment to giving back to the community. It isn't a whole lot different than the philosophy of our first Managing Partner who set up the office more than 100 years ago – and that is to give back to the community.”

Mary Jo Fedy

Partner, KPMG Enterprise, Office Managing Partner, Waterloo



“We all knew he was talking about himself, and it was just so heartbreaking. But I was so proud and pleased that KWCF saw the need for this event and put it together and we were able to support that vision,” says Fedy. “Even if one boy walked away feeling like he had another tool in his toolkit, it was worth every penny of it.”

For Fedy, the Managing Partner of KPMG’s Waterloo office, the ability to help others and do good is something she thinks about – and acts upon – every day. It’s part of “her DNA,” which was cultivated in large part at KPMG and is evident in how she leads KPMG’s partnership with KWCF.

KPMG has partnered with KWCF since 2004. It started with a donation to a donor-advised fund in memory of the wife of a now-retired Managing Partner. Later, it included supporting KWCF’s Vital Signs® report, which the company adopted as its own strategy for corporate social responsibility, as well as Random Act of Kindness Day®, and several other initiatives.

“KWCF shares our philosophy of not only wanting to treat the symptoms, but affect better outcomes. And to try and get at root causes, and understand how we can change the path forward,” says Fedy. “So they understand that it isn’t just about writing a cheque.”

Today, the partnership includes other initiatives to convene discussions about issues that are important in our community. The KWCF-hosted International Women’s Day event is one example, which Fedy says fits well with KPMG’s focus on diversity and equity, with a specific focus on gender equality. Another is KWCF’s “Do More Good Dialogue” that is launching in 2020 with support from KPMG.

“As KWCF sets its strategic direction, we look forward to being able to play a part – where it makes the most sense, and as it fits with KPMG’s strategy.”

As for the future, Fedy is looking forward to continuing the collaborative relationship with KWCF in the long-term. She is also hoping to encourage community members to take a little bit of time each day to think about how each individual person can make a difference.

“Our hope for the future of the community is to just encourage everyone to do a little more, and do it a little more often,” says Fedy. “And individually it isn’t significant, but collectively it is monumentally significant.”



“oneROOF staff went above and beyond. They’ve helped me more times than I can count over the last six years.”

- Female, age 24

For many youth who are homeless, every day is a life-and-death battle against mental illness, drug addiction, underemployment, and exploitation — or all of these. But the supportive programs and staff at oneROOF Youth Services (oneROOF), the only youth-specific shelter and drop-in in Kitchener Waterloo, is providing a lifeline to this vulnerable population, and helping to change lives.

“We were very blessed that KWCF recognized that what we’re doing will move the needle on youth homelessness.”

— Sandy Dietrich-Bell, MSW, RSW, CEO of oneROOF

oneROOF Youth Services: A Haven of Safety



About Lifeline

oneROOF's Lifeline program is literally a lifeline to hundreds of local youth who are homeless or at risk of homelessness. In 2019, this program received \$18,150 in funding from Kitchener Waterloo Community Foundation's (KWCF) Community Fund, as well as \$2,000 from the Landmann Family Fund and \$1,850 from the Mary Bales Fund. These grants mean the organization can continue to provide 24/7 access to essential services, such as showers, laundry and food, as well as daytime access to medical services, crisis counselling, and a computer lab.

About Change4Change

In late summer, oneROOF will be opening a thrift store to help provide youth with employment opportunities, as well as practical and transferable jobs skills. The Change4Change program received \$25,600 in funding through KWCF, from the TD Merv Lahn Community Development Fund. The money is being used to renovate the storefront, which will be located at oneROOF's new, larger location at Sheldon Avenue and King Street in Kitchener.

Impact Investment

In 2019, KWCF agreed to provide an impact investment loan to oneROOF to help the organization expand its footprint at its new location, creating office space for youth-focused organizations. This way, youth can access all of these services at one hub. The new location has been deemed The Core — the name illustrates the need for core services and wrap-around supports to be accessible in one place.

By The Numbers

In 2018, oneROOF's Lifeline program served over 25,000 meals, over 48,000 units of service and remained available to youth 24/7, 365 days/year.

Note: At the time of writing this Impact Report, COVID-19 has seriously impacted the work of oneROOF. COVID has presented oneROOF with unique challenges in that our shelter youth are now being asked to remain on site (in self isolation) 24/7; which has meant that the youth we served who were not utilizing our shelter are now being asked to self isolate in their existing housing. At this time we are no longer able to accept donations of clothing or food; however monetary donations are needed and welcomed. Visit www.oneroof.org.



“Now more than ever, it’s important to provide children and youth with transportation. Once we are not faced with COVID-19, we’re trying to give people an opportunity to be socially involved. If they’re socially involved, all the other challenges they are facing will be minimized or mitigated through that social interaction”

- Stephen Jackson, CEO of Anishnabeg Outreach

Anishnabeg Outreach offers a hub of wraparound services for the Indigenous community in Waterloo Region. This includes an Early ON Centre for children up to the age of 6 and their families, as well as employment services and a family centre. Anishnabeg Outreach also has extensive experience with lending programs. It manages thousands of dollars in weekly donations of clothing and other essentials like diapers, as well as lending libraries for Christmas presents and even Halloween costumes.

Anishnabeg Outreach: Bicycle Lending Library



Growing up, many of us remember riding our bikes to our friends' house, or to a part-time job. That pair of wheels meant freedom and access to the world. But for some in the community, buying a bike could mean financial hardship. That's where a new bicycle lending library being launched in 2020 by Anishnabeg Outreach hopes to make a difference.

About the Project

The project will provide bikes to children and youth in need. Once COVID-19 no longer requires us to social distance, the project will also teach children and youth how to repair and maintain their bikes, as well as the importance and proper use of safety gear. This service provides transportation, self-esteem and opportunities to participate in social events with peers and or family that involve bicycles.

Impact of the Grant

In addition to the donation of bicycles from Waterloo Regional Police and other organizations, a 2019 grant from Kitchener Waterloo Community Foundation (KWCF) will go towards funding equipment, parts, and safety gear to help the program get rolling. "I think the grant was critical and seminal in helping us launch the bicycle lending library," says Stephen Jackson, CEO of Anishnabeg Outreach. "This is a brand-new program that we're just getting it off the ground."

Next Steps

Anishnabeg Outreach is currently interested in the donation of bicycles in good working condition, as well as the donation of dollars toward the purchase of helmets, locks and bells to ensure safety while riding. If we are still experiencing social distancing due to COVID-19, you can visit www.aocan.org to donate, and find out where to drop off items or how to provide them with support toward refurbishing bikes.



“When you build community and you see someone as a person, then you are less likely to cause harm to them. You are also more aware of the harm you cause when it happens.”

- Julie Friesen, Director of Programs at Community Justice Initiatives

What is Restorative Justice

Restorative justice is a way of addressing conflict and crime in a way that enables the person who caused the harm, people who were affected by the harm, and the community to create a meaningful solution.

“The Together Project has enabled us to practically implement a recommendation in our recent community consultation report to bring restorative justice responses to Islamophobic hate incidents. We are very pleased that Muslim women have been trained as mediators for such cases through this project. Furthermore, The Together Project helps shine a light on the issue of Islamophobia in our community and engages the community in building a collective response to Islamophobic hate incidents.”

- Sarah Shafiq, Coordinator of Coalition of Muslim Women of KW's Together Against Islamophobia Program

The “Together” Project: Restorative Responses to Islamophobia



A deadly shooting at a Quebec mosque. A runner disqualified from a race for wearing a hijab. A racial slur yelled on a city bus. These incidents of Islamophobia are all too real for many Muslims around the world. But in Waterloo Region, a new pilot project involving the Coalition of Muslim Women of KW (CMW) and Community Justice Initiatives (CJI) may offer an opportunity for healing and community building.

About the Project

The one-year project, titled “Together”, pilots a restorative approach to incidents of hate crime in Waterloo Region by offering a safe space for people to build understanding of one another. The two organizations are working together to develop a model to apply a restorative justice approach to hate based incidents or crimes against members of the Muslim community, particularly women. Under the Together project, CMW and CJI are training groups of volunteers from both organizations as mediators for cases of hate based harm. The Together team will build community in many ways, including providing mediation services in hate based harm situations as well as facilitating restorative justice circles in the community.

Note: At the time of writing this Impact: Annual Report, COVID-19 has impacted the work of both the Coalition of Muslim Women of KW and Community Justice Initiatives, and the services both organizations provide across Waterloo Region. If you want to learn more about the “Together” project, or support either organization directly, please visit www.cmw-kw.org or www.cjiwr.com.

Impact of the Grant


The pilot project was made possible due to a 2019 Community Fund grant from Kitchener Waterloo Community Foundation (KWCF) for \$35,000. The organizations utilized the money to first hold discussions on what the project should look like, what they hoped to accomplish, and to conduct research in this area. Then training was implemented in the following phases:

1. CJI brought together a group of volunteers from CMW for transformative mediation training
2. CMW brought together experienced CJI mediators to learn more about Islamophobia
3. All volunteers were trained in mediation and restorative practice with a focus on people impacted by Islamophobia
4. The training was opened up to people across Waterloo Region



OVI AND LIGIA GRADA:

A legacy of community



“If you went to a neighbour to ask for sugar to make a cake, you then shared that cake with that neighbour. It’s just how we were raised — to bless others with what we have. And our focus now is on leaving a legacy, and being a channel to see those blessings flow through.”

Ligia

Growing up in Romania in the 1980s under a socialist regime, Ovi and Ligia Grada have vivid memories of shortages of food, fuel, and electricity. There were also strong controls on news, travel, and freedom of expression. But out of this grew strong communities of neighbours and friends who helped one another by sharing what they had, and sometimes even sacrificing for one another.

One of the ways the Grada’s are leaving a legacy is with a Donor Advised Fund — Invested for Impact with Kitchener Waterloo Community Foundation (KWCF) — the first ever since this new type of fund was launched in 2018. The fund is invested 100% for social and/or environmental impact alongside KWCF’s impact investments. Granting dollars from the Grada’s fund will be directed by them to address the needs of the community.

The Grada’s decided that 100% of their granting will go towards addressing the lack of affordable housing in Waterloo Region. It’s an issue they were already aware of. And remembering the warm welcome they received from the community when they moved to Canada in 2003, they wanted to give back locally.

“We are not looking for a return for ourselves. We are looking for a return for the community,” says Ovi. “And personally as a donor and entrepreneur at heart, I wish to stimulate local businesses and organizations to invest in innovation, which has a positive impact overall on the community.”

The Grada’s were introduced to KWCF last year by a friend. They already had an interest in helping to solve the pressing need of lack of affordable housing, and were impressed with KWCF’s ability to create a fund that invests in companies, organizations and funds with the intention to generate social or environmental impact, alongside a financial return.

As for others considering setting up a fund with KWCF, the Grada’s said the experience of being a Donor brings so much joy and purpose. “It fills up your heart,” says Ligia. And this type of fund means you can impact individuals, as well as organizations.


“We want to live a life that is fulfilled by giving and knowing that we invest in the lives of other people,” says Ovi. “We give today and someone’s life will be enriched tomorrow.”

If you would like to learn more about establishing a Donor Advised Fund — Invested for Impact, contact Dan Robert, Director, Philanthropy at dan@kwcf.ca or 519-725-1806 x 205.

LORI AND ROB PAYNE:

Creating a family legacy of giving & gratitude





“Before we had Victoria, we decided that we really wanted to expose her to the world,” says Lori. “We want her to know that she has a lot to be grateful for, and that it’s important to give back.”

– Lori

Every Christmas since her daughter was about two years old, Lori Payne would take Victoria along with her to the store to buy presents for the annual KW Toy Drive. This isn’t just a one-off event — it’s part of an overall philosophy of giving and gratitude that Lori and husband Rob have actively cultivated, and made a family motto.

It’s this same philosophy that led the Payne’s to set up a bequest in their will for Kitchener Waterloo Community Foundation (KWCF), which Rob says is an opportunity to invest in the community over the long term.

“We don’t see this as charity. We see this as an investment to give back to the community that gave us everything we have,” says Rob.

Lori and Rob, who met three decades ago as students at Wilfrid Laurier University, have given a lot of thought to the bequest. They look forward to potentially involving Victoria, now 13, in deciding how to allocate funds — whether it’s donor-advised, part of a community fund, or invested for impact.

“I love the fact that at KWCF we can choose down the road how we want to allocate the bequest, and that Victoria can have a role in helping to make that decision,” says Lori.

This legacy of giving is something that Lori has embraced for decades, eagerly offering up her skills, time, and passion to a number of organizations throughout the Region. For the last seven years, she has been on the Board for KWCF, and in 2019 stepped into the role of Vice-Chair. She began volunteering after feeling like she wasn’t fully appreciating all of the wonderful things in her life.

“I knew I needed to volunteer in order to stay grounded,” says Lori. “That small ability to make an impact, learn about an issue, and to make a difference with my skills — that’s what I love.”

That perspective fits perfectly with the family’s decision to set up a bequest, says Lori, adding that it’s also a great option for individuals and families who may not be able to give something now, but who want to create a lasting legacy.

If you would like to learn more about family philanthropy or establishing a legacy fund with KWCF, please contact Dan Robert, Director, Philanthropy at dan@kwcf.ca or 519-725-1806 x 205.

2019 Funds

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

We provide seven different fund options for Fundholders to choose from based on their charitable interests, the level of involvement they want in annual granting, and the legacy they want to leave.

In 2018 we surveyed our Fundholders and 100% of those who responded said they would choose to set up a fund with KWCF if they had the opportunity to do it again.

Fund types include:

Community Fund (unrestricted) — 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 and used to make impact investments or used for Impact Investing. 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 upfront, 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.

Student Awards 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.

FUNDS — MARKET VALUE (AS OF DECEMBER 31, 2019)

The "50" Plus Team Fund	399,408	David Johnston R+T Park Community Impact Fund	310,128
Alex Schmidt Memorial Fund	56,620	Don Hutzler & Elaine King Fund	191,154
Alfred C. & Shirley E. Filsinger Fund	56,130	The Donald Lynes Family Fund	157,183
The Alice (Braley) Judges-Walter Judges Fund	445,853	Dorothy Shoemaker Literary Award Fund	145,940
Alice Elizabeth Brown Fund	223,383	Douglas Brock Fund for Conservation & Music	104,613
ALL IN 2020 Fund	36,479	Dr. Eric (Ric) Soulis Memorial Trees for Schoolyards Endowment Fund	6,051
Amy Hallman Snyder Award Fund	35,375	Dr. John D. Stewart Fund	1,353,944
Ann Frank Fund	47,143	Dylan Galilee "Love Joy Laughter" Fund	8,883
Anonymous Fund	21,047	Elizabeth and Cam Witmer Family Fund	7,002
Anonymous Fund	20,393	Emmerton Fund	257,869
Anselma House Endowment Fund	35,031	Erb & Good Family Funeral Home Community Fund	86,187
Audrey and Gerald Moser Trust	284,868	Eric and Muriel Misch Family Fund	501,036
Barb and Bill Hall Charitable Fund	177,850	Ernest Kendall Award Fund	34,724
The Barry and Shirley Humphrey Fund	387,271	Esther Bingeman Gascho Fund	64,413
Big Brothers of Kitchener-Waterloo Promise Scholarship Fund	14,572	The F. P. Schneider Memorial Fund	110,642
Big Sisters Endowment Fund	68,805	Firecracker Fund (In Memory of Lynsey Frangakis)	17,540
Black Brass Fund	5,374	Florence Louise Marsland Fund	368,943
Bowden Family Fund	812	France-Anne Sweeny "Making A Difference" Fund	629,868
Brenda and Peter Hallman Family Fund	835,563	Frank Johnson Memorial Fund	4,996
Brian & Irene Allison Fund	59,736	Fred and Dora Mae Blayney Fund	569,428
The Brian Fisher Family Fund	231,419	From "A St. Jerome's Boy" Fund	268,735
<i>The Brian and Pauline Fisher Fund</i>		<i>From "A St. Jerome's Boy" Fund (St. Jerome's High School)</i>	
<i>The Christine Fisher Memorial Student Award Fund</i>		<i>Mr. Dave Fund (A RAK Comes Back)</i>	
<i>The Nancy Paul-Fisher Memorial Fund</i>		Fung Family Fund	44,578
Brush with Art Visual Arts Fund	48,116	George Chatzis Legacy Fund	18,309
Bryce and Nancy Walker Family Fund	165,011	George Cluthe Fund	263,401
Canadian Clay and Glass Endowment Fund	509,764	Gina and Kuldeep Chhatwal Family Trust	139,561
The Charles E. Heller Fund	147,077	Good Family Fund	5,000
Child Witness Centre - Balsillie Endowment Fund	63,619	Grand National Legacy Fund	16,646
The Choices Fund	201,238	Grand River Conservation Fund	42,693
Community Support Connections Fund	806,742	Greater KW Chamber of Commerce - Corporate Challenge Fund	186,156
Cotton Mendes Family Fund	5,000	Gummow Hospital Support Fund	130,458
Dan Snyder Fund	58,302	The Hajra and Ross Wilson Fund for the Arts	111,955
The David and Eleanor Yach Family Fund	312,690	Harold and Gloria Chapman Family Fund	98,693
David Clare & Susan Ferne Bender Family Fund	119,658		

Hartman and Brenda Krug Family Fund	89,278	Mary and Warren Ober Fund	204,352
Helen and John Beynon Family Fund	58,972	Mary Bales Fund	297,311
Hickey Family Fund	83,753	The Matthew & Rochelle Family Fund	2,475
The Hilde English Memorial Fund	52,111	McMurtry Family Fund	795,336
Homer Watson House & Gallery Endowment Fund	43,536	Merv and Diane Redman Family Fund	132,379
Horace and Rita Coelho and Family Unsung Heroes Fund	43,447	Miller Thomson Community Fund	45,696
Hospice of Waterloo Region Endowment Fund	28,236	The Moe Norman Memorial Fund	185,516
The Howard G. Schneider Cancer Care Fund	82,925	The Motz Family Endowment	1,628,876
Hughrairie Fund	890,584	Murray Fried Fund	258,586
Immigration Partnership Fund for Immigrant and Refugee Initiatives	3,091	The Musagetes Fund	10,619,305
Intentions of A and M Fund	181,776	Music Fund	145,082
James E. Lipskie Memorial Fund	11,833	Nancy Borusiewich Fund	19,336
Jenkins Sauer Fund	32,144	NHLPA Dan Snyder Memorial Student Award Fund	133,160
The Jim and Sandy Beingessner and Family Fund	418,060	Ormston Family Fund	350,532
The Jim and Sue Hallman Family Fund	770,013	Palliative Care Fund	319,092
Jim Wilken Fund	25,442	Parents for Community Living Robert Denomme Fund	109,578
John A. McLennan Family Fund	344,224	Paul Kuntz Legacy Fund	120,927
The John R. Robins Fund	127,321	Pollock Family Fund	6,753,611
Junior Achievement Terry Burch Memorial Fund	43,678	R. Jack Middlemass Memorial Fund	161,082
The Keith and Winifred Shantz Fund for the Arts	3,867,682	Retired Business & Professional Men's Club of K-W Fund	30,459
Ken Murray Fund	870,723	Reuben Edwin Cleghorn Fund	176,147
KidsAbility Foundation Endowment Fund	907,041	Rev. Carl & Jean Wagner and Family Fund	57,237
Kiite Community Fund	12,392	The Robert Caldwell Fund	23,778
Kitchener Conestoga Rotary Club Endowment Fund	290,926	Rosalind & Dieter Kays Family Fund	135,762
The Kitchener Rangers Hockey Club Scholarship Fund	590,939	Ruth Doelle Fund	409,507
Kitchener Sports Association Legacy Fund	240,354	The Savvas & Lenia Chamberlain Fund	299,767
Kitchener-Waterloo Counselling Services Inc. Endowment Fund	30,864	Schneider Employees' Association Community Fund	672,398
KWCF Operating Endowment Fund	182,384	School Sisters of Notre Dame Legacy Fund	323,667
Landmann Family Fund	1,052,349	Scouts Canada—North Waterloo District Endowment Fund	60,211
Ovi and Ligia Grada Family Fund	7,000	Sharon and Paul Good Fund	77,033
Lions Club of Kitchener Community Service Fund	36,676	The Spinnaker Fund	1,375,398
Lisa Schurter Memorial Fund	22,558	St. Mary's General Hospital Foundation Physician's Endowment Fund	101,161
Lonsdale and Roberta Schofield Fund	699,799	Steffensen Family Fund	332,485
The Lyle S. Hallman Fund	1,734,493	TD Canada Trust Merv Lahn Community Development Fund	725,085
The Mac Voisin Scholarship Series	77,797	TD Employees Endowment Fund	61,404
Marianne and Jim Erb Family Fund	73,443	The Ted & Mary Brough Fund / The RaeLipskie Partnership	27,956
		The Ted and Andrea Witzel Family Fund	49,650

The United Way Forever Fund	2,859,378
<i>United Way Capacity Fund</i>	
<i>United Way Families and Children Fund</i>	
<i>United Way Rod Cleaver Memorial Fund</i>	
<i>United Way Seniors at Risk Fund</i>	
<i>United Way Susan Harkins Innovation Fund</i>	
The Uptown Waterloo Jazz Festival Endowment Fund	50,923
The Urie A. and Dorothy M. Bender Endowment Fund	88,168
Victoria Cleghorn Fund	129,491
The Victoria D'Agostino Children's Benefit Fund	167,939
Victoria J. Suljak Memorial Fund	112,042
Wagner Livock Fund	46,054
The Walter A. Bean KWCF Scholarship Fund	104,773
Walter and Florence Martin Endowment Fund	134,361
Walter and Jean Hachborn Fund	559,133
Waterloo Region International Plowing Match 1995 and 2012 Fund	450,635
The Waterloo Region Record - Lyle S. Hallman Foundation Kids to Camp Fund	1,184
The Waterloo Region Record Literacy Fund	128,806
Weiland Family Foundation Fund	1,298,469
Westfall and Hill Family Fund	750,596
Westmount Golf Club Charity Fund	786,025
<i>Westmount Oktoberfest Charity Pro-Am Golf Tournament Fund</i>	
The William Roberts Family Fund	15,456
The Woolwich Community Fund	329,698
<i>The Woolwich Community Fund - Fountain of Memories Award</i>	
WPL Endowment Fund	242,723
<i>WPL Summer Reading Club Fund</i>	
Youth Advisory Council (YAC) Fund	52,311
Youth in Recreation Fund - Ontario Endowment for Children and Youth in Recreation Fund	1,236,993
YW Endowment Fund	1,988,821
<i>YW General Fund</i>	
<i>YW Emergency Shelter Fund</i>	
Zamin Family Fund	1,500
Zonta Club of Kitchener-Waterloo Fund	52,060

Community Fund	20,076,247
NAMED FUNDS IN THE COMMUNITY FUND	
A. Edward Johnson Fund	843,100
BF Goodrich Foremen's Club Fund	285,226
Barbara Hill and David Rutherford Fund	5,000
Kitchener Downtown BIA Fund	4,285
Fred and Dora Mae Blayney Fund	132,867
Bob and Georgina Wagner Fund	41,641
Ronald and Mabel Dalton Fund	13,950
Deer Ridge Golf Club Endowment Fund	5,000
Dare Family Trust	1,435,100
Eleanor Davidson Fund	50,000
Fryday-Field Family Trust	5,000
Gordon A. MacKay Fund	20,628
Gary F. Parker and Family Fund	71,011
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 Family Fund	20,000
Jonas Bingeman Fund	11,031
John M. Harper Fund	5,525
Kitchener Mayor and Council Fund	41,637
Keith Shantz Memorial Fund	1,518,111
Lisa McLean Memorial Fund	19,739
Larry and Debra Murray Fund	27,440
Noreen and Robert Blake Fund	10,014
Pearl Weber Estate Fund	5,000
Ross Arthur Bergey Fund	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 Fund	2,497
J.T. "Sam" Hill Fund	195,895
Trillium Estates Limited Fund	70,000
Waterloo Manufacturing Company Fund	20,500
The William D. and Deen Smith Fund	2,700

NOTE: Fund names in colour indicate a new fund in 2019. **Bold** indicates an umbrella fund, *italics* represent its corresponding sub-fund(s).

Donors

Donors and Legacy Leaders* are the charitable leaders in our community. At Kitchener Waterloo Community Foundation (KWCF), we make it easy for people to do more good by supporting the causes they care about most.

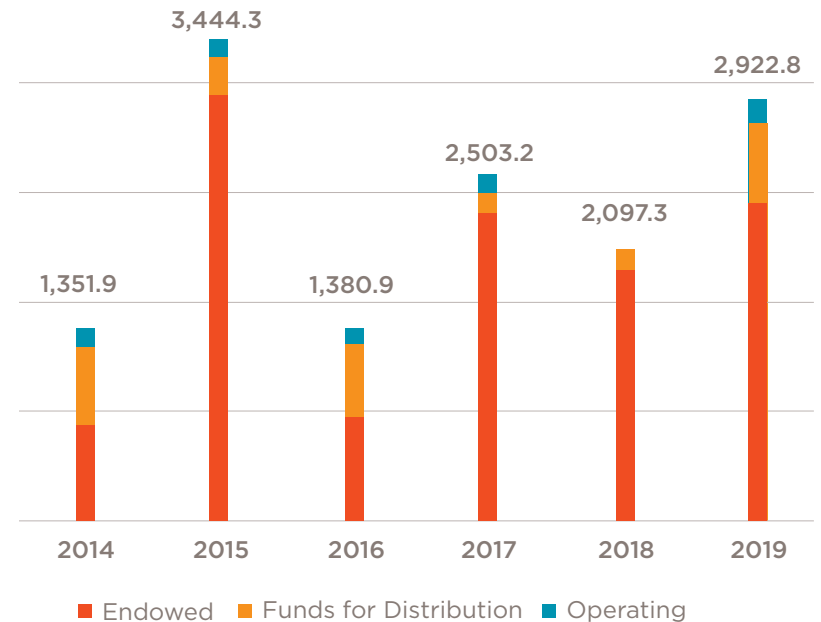
KWCF is very grateful for the confidence our Fundholders and Donors have in our ability to serve our community — now and into the future.

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

We are pleased to report that total donations for 2019 exceeded \$2.9 Million.

Accumulated donations & legacy leaders

Total Donations Received (thousands)



*Legacy Leaders are Donors who have indicated their support to KWCF through bequests, RRSPs, RRIFs, charitable gift annuities, charitable remainder annuities or life insurance.

ACCUMULATED DONATIONS TO DECEMBER 31, 2019 (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*
Dr. John D. Stewart*
United Way Waterloo Region Communities^
Estate of George Weiland
YW Kitchener-Waterloo^

\$500,000-\$999,999

Anonymous
Estate of Fred Blayney
Community Support Connections Foundation^
Jean & Walter 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
David Johnston Research+Technology Park
Florence L. Marsland*
Eric* & Muriel Misch
Margaret A. Motz
Catherine & Paul J. Motz
Notre Dame Foundation (Burlington) Inc.
Ontario Endowment for Children & Youth in Recreation
Gert* & Jean Steffensen
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 Bender & Susan Ferne Bender
Douglas G. Brock
Canada Trustco Mortgage Company
Lenia* & Savvas Chamberlain
The Gina Chhatwal Trust
George Cluthe*
Cober

Estate of Reuben Edwin Cleghorn
Estate of Victoria Cleghorn
Estate of Thelma Emmerton
The Fairmount Foundation
The Brian Fisher Family
Estate of Murray Fried
Greater Kitchener-Waterloo Chamber of Commerce
Barb* & Bill Hall
Estate of Charles Heller
James T. (Sam)* & Jane G. Hill
Don Hutzler & Elaine King
Estate of Roy Ellsworth Jefferson
Irma Karley*
Dr. Dieter & Rosalind Kays
Kitchener Sports Association^
Karin & Paul* Kuntz
Jane E. Lynes
Manulife Financial
Carla & John A. McLennan
Mersynergy Charitable Foundation
Beverley L. Middlemass
Audrey & Gerald P. Moser*
Estate of Murray H. (Moe) Norman
Mary & Dr. Warren Ober
Ian C. & Marguerite Ormston*
Diane* & Merv Redman
Frederick* & Jane Schneider
Dorothy Shoemaker*
Spaenaur Inc.
Sun Life Financial
Trillium Estates Limited
Bryce & Nancy Walker
Waterloo Public Library^
The Waterloo Region Record
Hazel & Ralph* Westfall
Hajra* & Ross Wilson
David & Eleanor Yach

\$50,000 - \$99,999

Anonymous
 50 Plus Team
 Brian & Irene Allison
 Collin G. Baxter
 Dorothy M. & Urie A. Bender*
 Big Brothers Big Sisters of Waterloo Region^
 Edward & Mary Brough
 Gloria & Harold* Chapman
 City of Kitchener
 The Dan Snyder Memorial Foundation
 Eleanor M. Davidson*
 Al Filsinger
 Esther E. Gascho
 Paul & Sharon Good
 Brenda & Hartman H. L. Krug
 Dr. Desta F. Leavine
 Kyle Loveless
 Estate of Stella Mann
 Florence & Walter 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
 Dr. Ninetta Scolieri & Dr. John Suljak
 Sexual Health Options, Resources & Education
 Centre - SHORE Centre^
 St. Mary's General Hospital Foundation^
 Estate of Eva Gladys Stoltz
 TD Bank Financial Group
 Toronto Foundation
 Helen M. Wagner
 Estate of Ruth Werlich
 William H. Kaufman Inc.

The Winnipeg Foundation

\$25,000 - \$49,999

Anonymous
 Jane Arnold & Timothy Jackson
 W. Donald & Irene Bean
 Helen & John Beynon
 Gay & Dr. Michael Booth
 J.F. Brooke
 Brush With Art Committee
 David & Lina Caputo
 Conestoga College Mac Voisin Scholarship
 Series
 Karen Coviello
 Ed & Martha D'Agostino
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 Deutschmann Law Professional Corporation
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 Jim & Marianne Erb
 First Echo Group Inc.
 Jack & Margaret Forbes*
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 Ann Frank & Dr. Peter H. Nash*
 Robert D. Frank
 Joseph & Xiaopu Fung
 Linda & Lloyd Gower*
 Grand River Conservation Foundation^
 Jenny & Mark Guibert
 Wendy Hallman
 Susan Harkins*
 Estate of Roland A. Harris
 Homer Watson House Foundation^
 Alberta & Roderick N. Jack
 Junior Achievement of Waterloo Region^
 Estate of Henry Knell
 KPMG Foundation
 Mary & Robert* Kuntz
 KW Counselling Services^

Lions Club of Kitchener
 Gordon A. Mackay*
 Mark-Milne Inc.
 Meridian Edge Consulting
 Miller Thomson Foundation
 Doreen & William Motz
 Debra & Larry Murray
 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^
 Elizabeth & Peter Sims*
 Rosemary Smith
 Jean & Jeffrey D. Stacey
 Marie-Josée Boily Sweeny & Paul Sweeny
 Dr. David Taylor
 Toyota Motor Manufacturing Canada Inc.
 Janet & Scott Uffelman
 Uptown Waterloo Jazz Festival Inc.^
 Karin W. E. Voisin
 Bob & Georgina Wagner*
 The Walter Bean Grand River Community Trails
 Foundation
 Waterloo Manufacturing Company Limited
 Andrea & Ted Witzel
 The Woolwich Community Fund
 Zehrs Markets Limited
 Zonta Club of Kitchener Waterloo^

\$10,000 - \$24,999

Anonymous
 John* & Marjorie Acheson
 Judith & Robert M. 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
Sandra & Steven Currie
Ronald Dalton
Laura* & Leo Del Bel
Deloitte LLP
Deborah Eisenberg & Gary S. Levene
Dorothy M. Elliott
Kevin & Tracy Elop
Hilde* & John R. English
Equitable Life of Canada
Fashion Show Funds, Ontario Endowment for
Children & Youth
Betty* & Stewart Fisher
Carolyn Ann & Michael Fitzpatrick
Noreen & Patrick Flynn
Estate of Margaret Gwen Forbes
Brenda & Mike Forristal
Estate of Reginald J. Friesen
Clare & William Fuller
Estate of Raymond T. Gibney
H.L. Staebler Co. Ltd.
Merle & Murray Haase
George Hahn
Estate of Ross Edward Hahn

John M. & Mary Harper*
Highland Road United Church
James & Sandra Hill
Penny & Richard Hobson
Gerald & Margie Hooper
David & Judy Horman
Christopher R. Howlett
Howard* & Patricia Jasper
Cathie & Wilfred Jenkins
Anna & Arthur E. 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
Myra Lahn*
Brian & Shelley Lipskie
David & Janice MacIntosh
Jonathan MacNaughton
Holly Harkins Manning & Richard Manning
Maple Leaf Consumer Foods Inc.
Adam & Noreen Marchand
Mark Eamer Professional Corporation
Larry & Margaret Marsland
John & Mary Ann Martin*
Bruce Martin
Jackie Hatherly-Martin & Keith Martin
Nora & Timothy Martin
Helen & Mark McArdle
Ian McLean
Metroland Media Group Ltd.
Richard G. Meunier*
Lucille & Paul* Mitchell
Lori & Marc Morin
Gary & Karen Mottershead

AJ & Kerry Mueller
Kevin P. Mullan
Jacqui Murphy
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
Rae & Lipskie Investment Counsel Inc.
Carole & Philip Rason
James F. Robertson*
Robert W. Rombough
Brian & Mary Ann* Ruby
Estate of Martha Grace Schmidt
Edward W. Schooley
Schorn Consultants Inc.
Estate of Carol Winifred Shields
Glenn E. Smith
Estate of Donald Ross Irving Snider
Daintry Snyder
Teresa & Tim Sothern
Bryan & Joan Stewart
Robert L. Strouth*
Anna Suljak
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
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
Christine Bird
BLM Group Inc.
BMO Employee Charitable Foundation
Andrea & Andrew Bocking
T. Larry Bourk
Ed* & Eleanor Brubaker
Trudy & Dr. William Bryant
David* & Millie Buehlow
R.M. Buie
C3 Group Inc.
Ursula & William S. 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
Cecilia Cotton & Christopher Mendes
Don* & Marilyn Craig
Crawford Adjusters Canada Inc.
Crompton Co.
Mary D'Alton

Heidi & Neil Davidson
Deer Ridge Charity Golf Tournament
D'Arcy & Sandy Delamere
David Drew & Avvey Peters
Michael & Patricia Ennis
D'Arcy & Steve Farlow
Gerald & Marg Finnen
Dr. Brian G. Field & Karen Fryday-Field
Friends of the Schneider Haus
Nyle H. Futher
Dianne & Mike Galbraith
Raymond T. Gibney*
Rodney N. Goetz
Stacey Good
Gowling WLG (Canada) LLP
Ligia & Ovidiu Grada
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
Jean L. Hein & Gytis T. Matulus
William R. Henderson*
William Herzog*
Barbara Hill & David Rutherford
Hi-Tech Hockey League
Hogg Fuel & Supply
Suzanne Hyatt
Imasco Limited
Ivey Foundation
Joseph E. Seagram & Sons Ltd.
James & Lee Kay
Martha Kays
John & Sandy Kendall
Marlene Kennedy

Kiite Inc.
Kitchener-Waterloo Oktoberfest
Iain Klugman
Carl* & Jean Knell
Ollie & Owen Lackenbauer
Heather & James Lackner
George W. Lange
Lear Corporation Canada Ltd.
Stephen Lindt & Diane B. Wolfenden
Linwood & District Lions Club
Betty & David Luft
Michael J. Marshman
Marion Martin
Dr. Greg & Leslie Mason
Harvey Ian McIntosh
Chris McLean
McNeil Consumer Healthcare
Miller Thomson LLP
William A. Moeser*
Corinne Moffatt
Carol Moogk-Soulis
Donna & Stanley Nahrgang
Mary Nairn
Netwerx Media Solutions Inc.
Ontario Die International
Ontario Seed Co. Limited
Penguin Power
Margot & Thomas 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
 Michael Roy
 Royal Trustco
 John W. Rumpel*
 S.G. Cunningham (Kitchener) Limited
 S-S Technologies
 Sandvine Incorporated
 Edward G. Schafer
 Michael Schmidt & Suzanna Walter
 Joan & Michael Schurter
 Ron & Susan Schwark
 Gordon & Lynne Short
 Harold F. Snyder*
 Terry & Wayne Snyder
 Lindsay & Louise Somerville
 Dr. Donald Spink*
 Sweeny & Co Architects
 Donald S. Sykes*
 Gerald & Susan Taylor
 Ellen Todd
 Anne Trussler
 David & Kitty Uffelmann
 Tatyanna & Terry van Lenthe
 Elizabeth Walter
 Barb & Robert L.* Warren
 Alison & Alistair Watson
 Catherine & Don E.* Weaver
 Weber Supply Company
 Estate of Pearl Weber
 Janice & John* Weber
 Shelley Wilken
 Larry Williamson
 Duncan & Harriet* Winhold
 Dr. Cam & Elizabeth Witmer
 Words Worth Books Limited
 John & Julie Wynen
 Judith & Dr. Peter Wyshynski

LEGACY LEADERS

Legacy Leaders are Donors who have indicated their support to KWCF through bequests, RRSPs, RRIFs, charitable gift annuities, charitable remainder annuities or life insurance.

Anonymous (22)	Mary Louise & Milne Oakes
Brian & Irene Allison	Lori & Rob Payne
Ellen Baynton-Walker	Alan Quarry
Urie Bender*	Irene Rooney
Peter Black*	Anne & Malcolm Shantz
Douglas G. Brock	Deen & William D.* Smith
Mary Buhr	Brenda & John Thompson
Penny Cleaver	David P. Uffelmann
Karen Coviello	Karin W. E. Voisin
Esther E. Gascho	Gary & Lucinda Wallace
Carl & Joyce Heck	Beverley & Dennis Watson
John Hesse	Michelle & Rob Way
Gerald Hooper	David J. Westfall
Dianne & Wayne Moser	Hajra* & Ross Wilson
Lois Norris & Leonard VanWonderen	

There are several ways to give to Kitchener Waterloo Community Foundation (KWCF). 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 KWCF, please call **519-725-1806** or visit our website at **www.kwcf.ca**.

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.

2019 Grants

Kitchener Waterloo Community Foundation (KWCF) is focused on making an impact in our community to support our mission of 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 relatively stable granting despite volatile markets. We are positioned to ensure stable granting through the use of Stabilization Reserves for each of our funds.

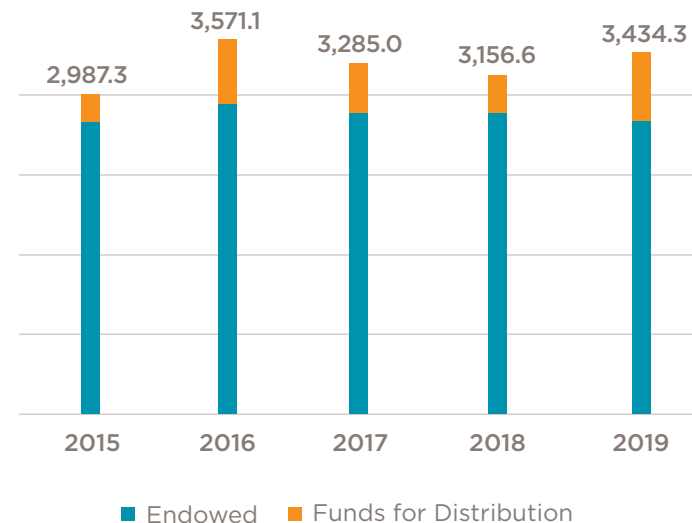
Operating costs are funded primarily by fees levied on assets under management. The average fee that supports our operations is 1.3%.

In 2019, our Community Fund grants focused on the 3 key priorities identified through Wellbeing Waterloo Region:

- 1 Affordable Housing - where everyone has a place to call home
- 2 Healthy Children & 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, 2019-DECEMBER 31, 2019

COMMUNITY FUND

The Community Fund is an unrestricted fund that strives to improve the overall well-being of our community through strategic and innovative granting.

Adventure4Change	15,000
Alzheimer Society Waterloo Wellington	13,800
Anishnabeg Outreach Employment and Training Inc.	10,000
Bereaved Families of Ontario - Midwestern Region	2,600
Big Brothers Big Sisters of Waterloo Region	20,000
Brain Injury Association of Waterloo-Wellington	3,000
Business and Education Partnership of Waterloo Region	10,000
Cambridge & North Dumfries Community Foundation	10,000
Capacity Canada	10,000
Cherry Park Neighbourhood Association	5,000
Child Witness Centre	20,000
City of Kitchener	35,000
City of Waterloo	10,000
Community Justice Initiatives	35,000
Community Music School of Waterloo Region	8,400
Focus for Ethnic Women, Waterloo Region	20,000
Green Light Arts	5,000
HopeSpring Cancer Support Centre	8,200
House of Friendship	18,000
Independent Living Centre Of Waterloo Region	10,000
Inter Arts Matrix	10,000
KidSport Canada - Ontario - KW Chapter	7,000
Kitchener Downtown Community Health Centre	25,000
Kitchener-Waterloo Art Gallery	15,360
Kitchener-Waterloo Symphony	12,000
KW Counselling Services	20,000
K-W Pregnancy Resource Centre	7,300
Lutherwood Child & Family Foundation	3,000
Marillac Place	8,830
MaRS Discovery District	22,883
Mennonite Central Committee Ontario	20,000
Nutrition for Learning	5,000
oneROOF	18,150
Pat the Dog Playwright Development Centre	5,000
Pathways to Education Canada	10,000
rare Charitable Research Reserve	50,000
Region of Waterloo - Wellbeing Waterloo Region	56,811
Sexual Assault Support Centre of Waterloo Region	38,973
Sexual Health Options, Resources & Education Centre - SHORE Centre	4,500
SkateABLE	2,000
Strong Start Charitable Organization	25,000
The Aids Committee Of Cambridge, Kitchener, Waterloo and Area	7,000
The Food Bank of Waterloo Region	15,000

The Working Centre	33,750
THEMUSEUM	2,550
Township of Wellesley	5,000
Township of Wilmot	5,000
Township of Woolwich	5,000
University of Waterloo	17,000
Vera Causa Opera	4,000
Waterloo Education Foundation Inc.	500
Waterloo Region Crossing	10,000
Wilfrid Laurier University	15,000
Women's Crisis Services of Waterloo Region	38,000
Youth and Philanthropy Initiative Canada	4,590

RBC Future Launch Community Challenge*

Coalition of Muslim Women of KW	9,400
Social Venture Partners Waterloo Region	18,100
Township of Wilmot	2,500

DONOR ADVISED FUNDS

Functioning like a private foundation, Donor Advised Funds allow Donors to choose which charities to support each year.

The "50" Plus Team Fund

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

Alex Schmidt Memorial Fund

Carizon Family and Community Services	1,100
Strong Start Charitable Organization	1,100

Ann Frank Fund

HopeSpring Cancer Support Centre	1,800
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Anonymous

House of Friendship	600
The Perimeter Institute for Theoretical Physics	11,049

Anonymous

	35,666
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Audrey and Gerald Moser Trust

Carmel of St. Joseph	2,000
KidsAbility Foundation	1,500
St. Louis Parish	1,500

Barb and Bill Hall Charitable Fund

Canadian Cancer Society, Ontario Division	122
Grand River Hospital Foundation	122
Hospice of Waterloo Region	122
McMaster University	122
Mennonite Central Committee Ontario	246
St. Mary's General Hospital Foundation	244
The ILC Charitable Foundation	122

The Barry and Shirley Humphrey Fund

Grand River Hospital Foundation	7,450
St. Mary's General Hospital Foundation	7,450

Brenda and Peter Hallman Family Fund

Hospice of Waterloo Region	6,225
House of Friendship	3,500
KWCF - Community Grants***	14,850
Rockway Mennonite Collegiate	200
United Way Waterloo Region Communities	7,425

Brian & Irene Allison Fund

Horse Rescue Ontario & Sanctuary	420
Kitchener-Waterloo Humane Society	420
National Service Dogs	420
Ontario Society for the Prevention of Cruelty to Animals	420
Pride Stables	420

Brian Fisher Family Fund

The Brian and Pauline Fisher Fund

Camp Quality Canada	2,300
KidSport Canada - Ontario - KW Chapter	4,878
Kiwanis Club of Kitchener-Waterloo	2,500
KWCF - The Waterloo Region Record - Lyle S. Hallman Foundation Kids to Camp Fund***	2,040
Nutrition for Learning	2,500
Town of Innisfil	19,440

The Christine Fisher Memorial Student Award Fund

Brock University	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

David Johnston R+T Park Community Impact Fund

KidsAbility Foundation	9,700
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*Grants through the RBC Future Launch Community Challenge were matched through the Community Fund held at KWCF. Numbers above include the match amount.

Dr. John D. Stewart Fund		Hughrairie Fund		St. Mary's General Hospital Foundation	2,500
KWCF – Community Grants***	8,200	Amnesty International Canadian Section	3,200	Strong Start Charitable Organization	5,000
		Canadian National Institute for the Blind	4,800	The Food Bank of Waterloo Region	2,500
Erb & Good Family Funeral Home Community Fund		Canadian Warplane Heritage	320	The Working Centre	5,460
Hospice of Waterloo Region	3,200	Elora Pastoral Charge	1,440	United Way Waterloo Region Communities	2,500
		Engineers Without Borders Canada	1,280	YMCA's of Cambridge & Kitchener-Waterloo	1,000
Eric and Muriel Misch Family Fund		Farm Radio International	640	YW Kitchener-Waterloo	3,340
KidsAbility Foundation	4,433	Guelph-Wellington Women in Crisis	960		
Lisaard House	4,433	Hamilton Health Sciences Foundation	960	John A. McLennan Family Fund	
The Food Bank Of Waterloo Region	4,433	Kitchener-Waterloo Symphony	320	Amici Camping Charity	3,500
		K-W Access-Ability	3,520	Grand River Hospital Foundation	1,000
Firecracker Fund		Save the Children - Canada	3,200	Hospice of Waterloo Region	2,000
(In Memory of Lynsey Frangakis)		The Centre Wellington Food Bank	1,440	The Birnie Hodgetts Children's Fund	3,500
Grand River Hospital Foundation	2,500	The Leprosy Mission Canada	3,200	Waterloo Regional Down Syndrome Society	1,800
		The Ontario Educational Communications Authority (TVOntario)	960	Women's Crisis Services of Waterloo Region	1,000
Florence Louise Marsland Fund		UNICEF Canada	3,520		
KidsAbility Foundation	6,700	World Federalist Foundation	2,240	Ken Murray Fund	1,000
Kitchener-Waterloo Symphony	6,700			Boys and Girls Club of Niagara	1,500
		Jenkins Sauer Fund		Guelph Chamber Choir	6,800
From "A St. Jerome's Boy" Fund		Mennonite Central Committee Ontario	1,200	Kitchener-Waterloo Symphony	2,000
<i>From "A St. Jerome's Boy"</i>				Shaw Festival Theatre Foundation Canada	3,250
<i>(St. Jerome's High School)</i>		The Jim and Sandy Beingsner and Family Fund		Stratford Shakespearean Festival of Canada	3,000
Thames Valley District School Board	1,000	Chalice (Canada)	350	The Working Centre	2,000
Waterloo Region Catholic Schools Foundation Inc.	32,078	Equestrian Order of Holy Sepulchre		Three Centuries Festival - Elora Festival	2,000
<i>Mr. Dave Fund ("A RAK comes back")</i>		of Jerusalem Lieutenancy of Eastern Canada	1,550	University of Waterloo	8,000
Waterloo Education Foundation Inc.	7,543	Grand River Conservation Foundation	500	Wilfrid Laurier University	
		Guelph Youth Singers	300		
Greater KW Chamber of Commerce - Corporate Challenge Fund		Hospice of Waterloo Region	10,000	Landmann Family Fund	2,000
Focus for Ethnic Women, Waterloo Region	600	KidsAbility Foundation	500	Calcutta Rescue Canada	2,000
Junior Achievement of Waterloo Region	6,500	Right to Life Association of K-W & Area	200	Camp Trillium	2,000
		St. Jerome's University	500	Days for Girls	2,000
Harold and Gloria Chapman Family Fund		The May Court Club Of Kitchener-Waterloo	500	Focus For Ethnic Women, Waterloo Region	1,000
Hospice of Waterloo Region	1,000	United Way Waterloo Region Communities	1,000	Grand National Exhibition Association	2,000
Kitchener-Waterloo Symphony	600			HopeSpring Cancer Support Centre	3,000
Sanctuary Refugee Health Centre	600	The Jim and Sue Hallman Family Fund		Hospice of Waterloo Region	3,000
Sanguen Health Centre	600	Cambridge Self-Help Food Bank	2,500	Lost & Found Theatre Inc.	2,000
The Working Centre	600	Carizon Family and Community Services	20,000	oneROOF	
		Elmira Developmental Support Corporation	20,000	Parents for Community Living Kitchener - Waterloo Inc	2,000
Hartman and Brenda Krug Family Fund		Erb Street Mennonite Church	20,000	Reception House - Waterloo Region	1,000
St. Mary's General Hospital Foundation	3,000	Grand River Hospital Foundation	18,900	SkateABLE	3,400
		Hockey Helps the Homeless K-W	1,000	Strong Start Charitable Organization	2,000
Helen and John Beynon Family Fund		Hospice of Waterloo Region	20,000	The David Suzuki Foundation	2,000
Adventure4Change	1,200	House of Friendship	25,000	Waterloo Community Arts Centre	
Big Brothers Big Sisters of Waterloo Region	1,200	KidsAbility Foundation	50,000		
KidSport Canada - Ontario - KW Chapter	1,200	KidSport Canada - Ontario - KW Chapter	2,500	Lions Club of Kitchener Community Service Fund	4,800
		Lutherwood Child & Family Foundation	3,500	Lions of Canada Fund for LCIF	
The Hilde English Memorial Fund		Martin Luther University College	20,000		
Createscape Waterloo Region	300	Mennonite Central Committee Ontario	5,000	Lonsdale and Roberta Schofield Fund	1,500
The Working Centre	100	Mennonite Economic Development Associates of Canada	2,500	Canadian National Institute for the Blind	5,000
University of Waterloo	500	Nutrition for Learning	30,000	Community Justice Initiatives	1,960
Wilfrid Laurier University	1,000	oneROOF	1,000	House of Friendship	
		Rotary Club - Kitchener-Conestoga Rotary Club	500	Independent Living Centre Of Waterloo Region	1,590
Horace and Rita Coelho and Family Unsung Heroes Fund		Send 'em Off Smiling	1,000	Region	15,000
Habitat for Humanity Waterloo Region	1,500	Silver Lake Mennonite Camp	3,000	Scouts Canada - Central Escarpment Council	
		Social Venture Partners Waterloo Region	15,000	Sexual Health Options, Resources & Education Centre - SHORE Centre	1,850

Marianne and Jim Erb Family Fund		UpTown Waterloo Jazz Festival	2,500	Sharon and Paul Good Fund	
House of Friendship	1,000	Volcano Non-Profit Productions	15,000	Grace Lutheran Church	1,500
Sanctuary Refugee Health Centre	1,000			K-W Pregnancy Resource Centre	1,200
Sexual Assault Support Centre of Waterloo Region	350	Nancy Borusiewicz Fund			
Sexual Health Options, Resources & Education Centre - SHORE Centre	350	Kitchener-Waterloo Symphony	700	The Spinnaker Fund	
				Bereaved Families of Ontario - Midwestern Region	8,500
Mary and Warren Ober Fund		Ormston Family Fund		Project READ Literacy Network (Waterloo-Wellington)	20,000
St. Mary's General Hospital Foundation	400	Grand River Hospital Foundation	13,400	Strong Start Charitable Organization	21,200
McMurtry Family Fund		Paul Kuntz Legacy		Steffensen Family Fund	
rare Charitable Research Reserve	2,000	Hospice of Waterloo Region	4,300	United Way Waterloo Region Communities	12,400
Shad Canada	5,900				
The Perimeter Institute for Theoretical Physics	2,000	Pollock Family Fund	256,200		
The Working Centre	4,000	Brigantine Incorporated		The TD Bank Financial Group Employees Endowment Fund	
United Way Waterloo Region Communities	10,000	Cambridge & North Dumfries Community Foundation		Adventure4Change	790
YMCAs of Cambridge & Kitchener-Waterloo	5,000	Cambridge Memorial Hospital Foundation		Pathways to Education Canada	1,310
		Cambridge Symphony Orchestra			
Merv and Diane Redman Family Fund		Canadian Diabetes Association		The Ted and Andrea Witzel Family Fund	
Grand River Hospital Foundation	4,500	Child Witness Centre		Hospice of Waterloo Region	1,800
		Community Living Cambridge			
The Moe Norman Memorial Fund		Grand River Conservation Foundation		The Urie A. and Dorothy M. Bender Endowment Fund	
University of Waterloo	1,000	Grand River Hospital Foundation		House of Friendship	3,200
Waterloo Regional Crime Stoppers	5,600	Hope For Wildlife Society			
		Junior Achievement of Waterloo Region		The Victoria D'Agostino Children's Benefit Fund	
The Motz Family Endowment		KidsAbility Foundation		Kitchener-Waterloo Bilingual School	462
Child Witness Centre	10,000	Kitchener-Waterloo Art Gallery		Waterloo Education Foundation	4,242
Community Justice Initiatives	10,000	Kitchener-Waterloo Symphony		Waterloo Region Catholic Schools Foundation	2,016
Hidden Acres Mennonite Camp and Retreat Centre	5,000	Lisaard House			
Independent Living Centre Of Waterloo Region	5,000	Nota Bene Baroque Players		Victoria J. Suljak Memorial Fund	
Pathways to Education Canada	25,000	Ontario Nature		Bereaved Families of Ontario - Midwestern Region	500
Pride Stables	5,000	rare Charitable Research Reserve		City of Kitchener	500
		Ridley College		Conestoga College Institute of Technology and Advanced Learning	1,000
The Musagetes Fund		St. John's Kilmarnock School		Ray of Hope Inc.	400
Art Gallery of Guelph	5,000	St. Mary's General Hospital Foundation		St. Anthony Daniel Church	500
CAFKA - Contemporary Art Forum Kitchener and Area	20,000	The Nature Conservancy Of Canada			
Canadian Clay and Glass Gallery	15,000	The Perimeter Institute for Theoretical Physics		Wagner Livock Fund	
Cherry Park Neighbourhood Association	2,500	University of Waterloo		Lutherwood Child & Family Foundation	1,700
Eden Mills Writer's Festival	15,000	Wilfrid Laurier University			
Inter Arts Matrix	7,500	The Robert Caldwell Fund		Walter and Florence Martin Endowment Fund	
Kitchener-Waterloo Art Gallery	15,000	Huron Church Camp	200	St. Mary's General Hospital Foundation	5,200
Kitchener-Waterloo Symphony	20,000				
MT Space	15,000	Rosalind & Dieter Kays Family Fund		Walter and Jean Hachborn Fund	
Numus Inc.	3,000	Grand River Hospital Foundation	1,500	KW Counselling Services	5,250
Open Ears	7,000	Hospice of Waterloo Region	1,000		
rare Charitable Research Reserve	200,000	St. Mary's General Hospital Foundation	1,500	Westfall and Hill Family Fund	
Roseneath Theatre	5,000			Grand River Hospital Foundation	4,000
Sexual Health Options, Resources & Education Centre - SHORE Centre	5,000	Ruth Doelle Fund		Historic St. Paul's Lutheran Church	4,000
The New Quarterly: Canadian Writers and Writing	5,000	Canadian Bible Society	2,000	Pride Stables	5,000
The Perimeter Institute for Theoretical Physics	10,000	Canadian Lutheran World Relief	5,000	rare Charitable Research Reserve	5,000
The Working Centre	8,000	Grand River Hospital Foundation	2,500	St. Mary's General Hospital Foundation	4,000
THEMUSEUM	10,000	Lisaard House	1,000		
		St. Mary's General Hospital Foundation	2,500	Westmount Golf Charity Fund	
		The Food Bank of Waterloo Region	1,000	<i>Westmount Charity Golf Tournament Fund</i>	
		The Savvas & Lenia Chamberlain Fund		KWCF - Community Grants***	19,200
		K-W Pregnancy Resource Centre	11,500		

Westmount Golf Charity Fund - Oktoberfest Charity Pro-Am Golf Tournament Fund Big Brothers Big Sisters of Waterloo Region	10,900	James E. Lipskie Memorial Fund The Working Centre	450	Lisa Schurter Memorial Fund Community Music School of Waterloo Region KidsAbility Foundation	280 300
The William Roberts Family Fund oneROOF	1,200	Miller Thomson Community Fund KWCF - Community Grants***	900	The Lyle S. Hallman Fund Kate's Kause KidsAbility Foundation Kitchener Public Library Lutherwood Child & Family Foundation	3,000 22,500 18,800 22,000
DESIGNATED FUNDS Designated Funds allow Donors to select the causes they'd like to support in perpetuity.		Murray Fried Fund City of Kitchener Scouts Canada – Central Escarpment Council	3,133 6,266	Mary Bales Fund oneROOF	1,850
Alice Elizabeth Brown Fund CODE Operation Eyesight	1,800 1,800	Retired Business & Professional Men's Club of K-W Fund Junior Achievement of Waterloo Region	1,100	Music Fund Community Music School of Waterloo Region	5,600
Amy Hallman Snyder Award Fund University of Waterloo	1,400	Reuben Edwin Cleghorn Fund McMaster University University of Guelph University of Ottawa University of Waterloo	1,500 200 1,000 300	Ontario Endowment for Children and Youth in Recreation Fund Adventure4Change Big Brothers Big Sisters of Waterloo Region Canadian National Institute for the Blind Community Justice Initiatives Community Music School of Waterloo Region Family and Children's Services of the Waterloo Region Foundation House of Friendship Independent Living Centre Of Waterloo Region Junior Achievement of Waterloo Region KidSport Canada - Ontario - KW Chapter Pride Stables Sexual Health Options, Resources & Education Centre - SHORE Centre Start2Finish THEMUSEUM	4,500 3,500 4,000 5,000 2,400 4,000 4,000 3,000 1,000 5,000 4,000 1,500 2,000 900
Canadian Clay and Glass Endowment Fund Canadian Clay and Glass Gallery	18,800	Rev. Carl & Jean Wagner and Family Fund Community Support Connections – Meals on Wheels and More Lutheran Laymen's League of Canada	300 300	Palliative Care Fund Hospice of Waterloo Region	11,600
The Charles E. Heller Fund St. John's Evangelical Lutheran Church	5,400	FIELD OF INTEREST FUNDS Field of Interest Funds help Donors target gifts to address an issue area that they feel is important to community life.		School Sisters of Notre Dame Legacy Fund Hidden Acres Mennonite Camp and Retreat Centre	13,000
The Choices Fund Sexual Health Options, Resources & Education Centre – SHORE Centre	7,400	The Alice (Braley) Judges-Walter Judges Fund Grand River Conservation Foundation Kitchener-Waterloo Humane Society	5,000 11,200	Schneider Employees' Association Community Fund Family and Children's Services of the Waterloo Region Foundation The Working Centre	20,000 1,150
Dorothy Shoemaker Literary Award Fund Kitchener Public Library	1,414	All in 2020 Fund Lutherwood	90,000	TD Canada Trust Merv Lahn Community Development Fund oneROOF	25,600
Emmerton Fund Alzheimer Alzheimer Society Waterloo Wellington	1,000	Brush with Art Visual Arts Fund Createscape Waterloo Region	1,800	Waterloo Region International Plowing Match 1995 and 2012 Fund Cambridge Memorial Hospital Foundation	17,300
Emmerton Fund Heart & Stroke The Heart and Stroke Foundation	1,000	Douglas Brock Fund for Conservation & Music Three Centuries Festival - Elora Festival	1,000	The Waterloo Region Record Literacy Fund KidsAbility Foundation	900
Emmerton Fund Hospital Equipment Grand River Hospital Foundation St. Mary's General Hospital Foundation	3,500 3,500	George Cluthe Fund Family Counselling Centre of Cambridge and North Dumfries	10,100		
Emmerton Fund House of Friendship House of Friendship	1,000	Hickey Family Fund The Working Centre	3,100		
Esther Bingeman Gascho Fund House of Friendship	2,300	The Keith & Winifred Shantz Fund for the Arts Canadian Clay and Glass Gallery Kitchener-Waterloo Art Gallery Kitchener-Waterloo Symphony University of Waterloo Waterloo Community Arts Centre	47,000 2,350 27,000 33,000 22,550		
F.P. Schneider Memorial Fund Kitchener-Waterloo Symphony	3,900				
Gummow Hospital Support Fund Grand River Hospital Foundation St. Mary's General Hospital Foundation	1,000 1,000				
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				

Region of Waterloo Library	1,000
Strong Start Charitable Organization	3,000
The Waterloo Region Record - Lyle S. Hallman Foundation Kids to Camp Fund	
Adventure4Change	3,600
Big Brothers Big Sisters of Waterloo Region	5,000
Canadian National Institute for the Blind	2,800
City of Kitchener - Community Outreach Program (COPS)	3,575
City of Kitchener - Every Kid Counts	1,575
Crane Lake Discovery Camp	6,000
Easter Seals Ontario	5,000
Extend-A-Family Waterloo Region	3,750
Hidden Acres Mennonite Camp and Retreat Centre	2,500
House of Friendship	5,035
Junior Achievement of Waterloo Region	555
Pride Stables	4,000
rare Charitable Research Reserve	600
THEMUSEUM	2,320
Wilfrid Laurier University	2,800
YWCA Kitchener-Waterloo	2,500

Weiland Family Foundation Fund	
Adventure4Change	2,800
Big Brothers Big Sisters of Waterloo Region	2,800
Canadian Diabetes Association	2,000
Community Music School of Waterloo Region	1,000
Independent Living Centre Of Waterloo Region	1,500
Marillac Place	2,000
Pride Stables	1,500
Waterloo Community Arts Centre	1,000

The Woolwich Community Fund	
Crane Lake Discovery Camp	3,000
Sexual Health Options, Resources & Education Centre - SHORE Centre	1,000
Strong Start Charitable Organization	2,200
Woolwich Community Services	1,000
Woolwich Healthy Communities	3,000

The Woolwich Community Fund - Fountain of Memories Award	
Woolwich Community Services	1,800

Youth Advisory Council (YAC) Fund	
Social Venture Partners Waterloo Region	1,900

STUDENT AWARD FUNDS

Student Award Funds allow the Donor to distribute award scholarships based on criteria they've established to help students achieve their dreams.

Big Brothers of Kitchener-Waterloo Promise Scholarship Fund	
Big Brothers Big Sisters of Waterloo Region	600

Ernest Kendall Award Fund	
Waterloo Education Foundation Inc.	1,200

France-Anne Sweeny "Making a Difference" Fund	
296 Royal Canadian Air Cadets Squadron	200
Adventure4Change	200
Brock University	1,000
Carleton University	1,000
Catholic Youth Organization - Camp Brebeuf	200
Children's Mental Health Ontario	200
Community Living Cambridge	200
Conestoga College Institute of Technology and Advanced Learning	2,000
Extend-A-Family Waterloo Region	200
Girl Guides of Canada	200
Kitchener Public Library	200
Kitchener-Waterloo Humane Society	200
McGill University	1,000
Mennonite Central Committee Ontario	600
Pediatric Oncology Group of Ontario	200
Queen's University	1,000
Ray of Hope Inc.	200
Ryerson University	2,000
Sheridan College Institute of Technology and Advanced Learning	1,000
Sick Kids Foundation	200
The Food Bank of Waterloo Region	200
The Hummingbird Centre For Hope	200
The Working Centre	200
Trinity Village Care Centre	200
True North Aid	200
University of Waterloo	5,000
University of Western Ontario	2,000
YMCA's of Cambridge & Kitchener-Waterloo	200

The John R. Robins Fund	
Conestoga College Institute of Technology and Advanced Learning	4,700

The Kitchener Rangers Hockey Club Scholarship Fund	
Brock University	1,000
Conestoga College Institute of Technology and Advanced Learning	1,500
Nipissing University	1,500
Queen's University	500
Trent University	1,000
University of Guelph	2,100
University of Waterloo	5,500
Wilfrid Laurier University	1,000

The Mac Voisin Scholarship Series	
Conestoga College Mac Voisin Scholarship Series	2,800

NHLPA Dan Snyder Memorial Student Award Fund	
University of Waterloo	3,200
York University	1,600

R. Jack Middlemass Memorial Fund	
Queen's University	3,700
Wilfrid Laurier University	2,000

The Walter A. Bean KWCF Scholarship Fund	
University of Waterloo	4,000

CHARITABLE ORGANIZATION ENDOWMENT FUNDS

Charitable Organization Endowment Funds allow registered charities to create their own endowment, building a sustainable source of funding for their organization.

Anselma House Endowment Fund	1,300
Big Sisters Endowment Fund	2,600
Child Witness Centre - Balsillie Endowment Fund	2,200
Community Support Connections Fund	26,900
Grand River Conservation Fund	1,500
Homer Watson House & Gallery Endowment Fund	1,600
Hospice of Waterloo Region Endowment Fund	800
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	450
KWCF Operating Endowment Fund	6,600
Parents for Community Living Robert Denomme Fund	3,600
Scouts Canada - North Waterloo District Endowment Fund	2,200
St. Mary's General Hospital Foundation - Physician's Endowment Fund	3,800
Kitchener Conestoga Rotary Club Endowment Fund	11,000
The United Way Forever Fund	101,000
The Uptown Waterloo Jazz Festival Endowment Fund	1,800
Waterloo Public Library Endowment Fund	21,418
Waterloo Public Library Summer Reading Club Fund	2,900
YW General Fund	14,002
YW Emergency Shelter Fund	39,700
Zonta Club of Kitchener Waterloo Fund	1,800

Total January - December Grants 3,434,346

NOTE

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

2019 Impact investing

What is an impact investment?

Impact Investing occurs when investments are made into companies, organizations, or funds with the intention to generate social or environmental impact alongside a financial return. Investments can be made across asset classes, including but not limited to loans, fixed income, venture capital, and public or private equity. Organizations receiving investment must measure and report the social or environmental performance of the impact investment.

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.

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 \$3.4 Million in 2019.

One of the strategies KWCF has embraced to increase our reach is Impact Investing. As a first step, the Board has approved deploying 5% of KWCF's investment portfolio to impact investments.

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 impact by deploying 9% of its endowment toward its philanthropic goals.

KWCF's impact investments are aligned in general with the three focus areas of Wellbeing Waterloo Region, a community-wide initiative with a goal of making transformational change in community wellbeing. These include Affordable Housing, Healthy Children & Youth, and Social Inclusion. However, we are always open to receiving applications in other areas that demonstrate strong positive social or environmental impact.

Investment criteria for KWCF's impact investments:

Geographic focus — Investments where impact accrues directly to Waterloo Region are preferred.

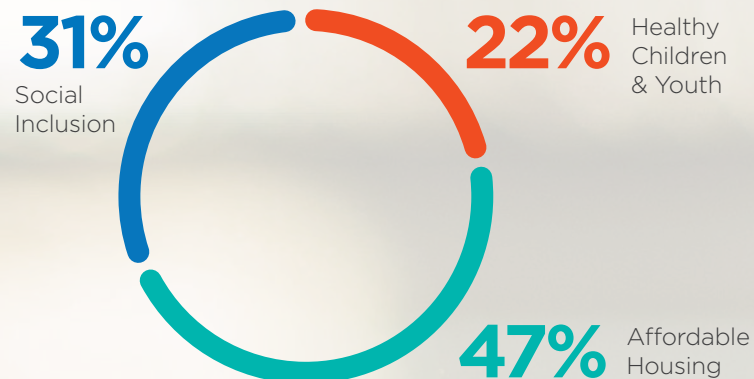
Term — Generally no more than 5 years.

Return — Subject to discussion and would be based on each project.

Organizations — Open to both non-profits and social enterprises that demonstrate strong positive social and/or environmental impact.

Instruments — A range of asset classes, including but not limited to: loans, mortgages, promissory notes, community bonds, and social impact bonds.

Investment Focus Area



Organizations Receiving Impact Investments

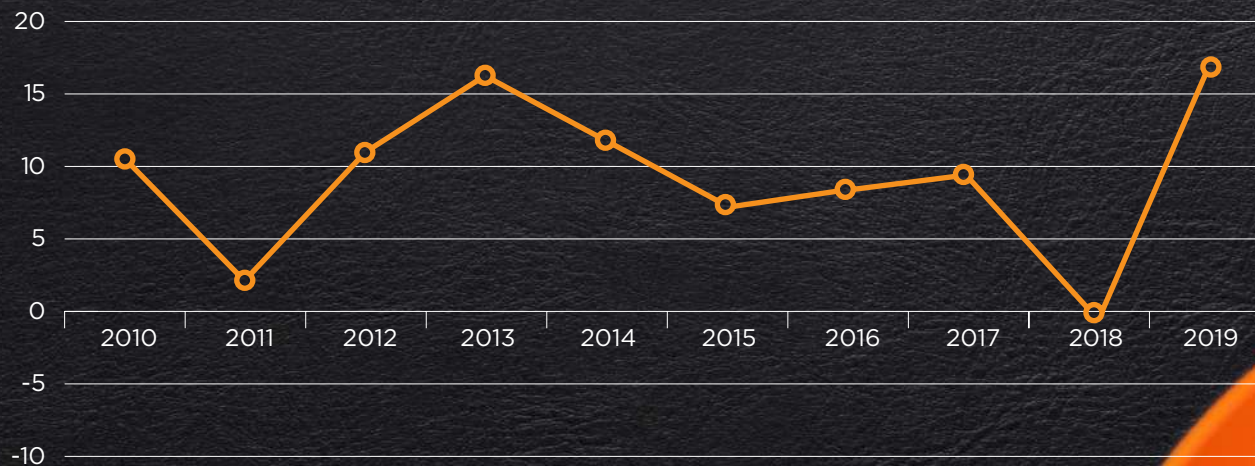
- 10 Carden
- House of Friendship
- Housing Cambridge
- Kinbridge Community Association
- MennoHomes
- oneROOF
- The Working Centre
- Windmill Microlending
- Women's Crisis Services of Waterloo Region

2019 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, 2019, Kitchener Waterloo Community Foundation (KWCF) managed an investment portfolio of **\$108,684,845**. This included KWCF owned assets of **\$84,640,427** and an additional **\$24,044,418** that we manage on behalf of six charities.

INVESTMENT RETURNS (%)



KWCF Investments

In 2019, KWCF's return on pooled investment funds was 16.5% versus the benchmark return of 16%. (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 oversaw 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 9.09%, and since inception in 1984, KWCF's investment return has averaged 9.57%.

Additional Financial Background

The key to successful endowment funds is investment. Our Investment Committee maximizes KWCF's total rate of return, while protecting the capital investment. This Committee works closely with KWCF's Investment Managers and Consultants to assess returns, risks and long-term investment goals.

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



2019 Assets by Fund Type



● Donor Advised Funds	45.7%
● Community Fund	23.6%
● Field of Interest Funds	17.7%
● Designated Funds	13.0%

What is the Community Fund?

When you donate to KWCF, 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. The applications are then approved by the CEO and Board of Directors.

2019 Financial results

Kitchener Waterloo Community Foundation Condensed Financial Statements

Condensed Statement of Financial Position as of December 31, 2019, with Comparative Information for 2018

	2019	2018
ASSETS		
Investments at market value [Note 1]	\$ 84,640,427	\$ 74,461,606
Other	920,190	1,453,813
TOTAL ASSETS	85,560,617	75,915,419
LIABILITIES AND FUND BALANCES		
LIABILITIES		
Grants Payable and Other Liabilities	246,222	266,373
Deferred Revenue	110,691	191,478
TOTAL LIABILITIES	356,913	457,851
FUND BALANCES		
Operating Fund	153,665	143,585
Capital Fund	84,891,600	75,101,163
Funds for Distribution	158,439	212,820
TOTAL FUND BALANCES	85,203,704	75,457,568
TOTAL LIABILITIES AND FUND BALANCES	\$ 85,560,617	\$ 75,915,419

Non-owned Assets [Note 2]

Condensed Statement of Operations

Year Ended December 31, 2019, with Comparative Information for 2018

	2019	2018
REVENUE		
Donations	\$ 2,922,823	\$ 2,097,286
Investment Income (Loss)	11,852,051	(133,088)
Other (Grant Income, Sponsorships, etc.)	102,068	101,912
Administration Fees	98,119	115,528
	14,975,061	2,181,638
EXPENSES		
Grants	3,434,346	3,156,643
Operating	1,794,579	1,863,840
	5,228,925	5,020,483
Excess (Deficiency) of Revenue over Expenses	9,746,136	(2,838,845)
Fund Balances, Beginning of Year	75,457,568	78,296,413
FUND BALANCES, END OF YEAR	\$ 85,203,704	\$ 75,457,568

Condensed Notes to Kitchener Waterloo Community Foundation Financial Statements

Note 1. Investments as of year end.

	2019	2018
MARKET VALUE		
Bissett Core Equity Fund	\$ 11,431,422	\$ 10,615,401
Connor Clark & Lunn Canadian Equity Fund A	11,331,477	10,498,512
TD Emerald Canadian:		
Core Plus Bond Pooled Fund	24,492,325	20,170,654
Short-Term Investment Fund	3,488,624	3,479,954
TD Emerald Global Equity Shareholder Yield Pooled Fund	15,249,800	13,099,847
Walter Scott and Partners Global Equity Fund	15,620,883	13,043,134
Rae & Lipskie Investment Management	451,586	379,772
COST		
Community Forward Fund	1,060,000	1,710,000
Local Impact Investments	1,514,310	1,464,331
TOTAL	\$ 84,640,427	\$ 74,461,606

Note 2. Non-owned Assets

KWCF holds certain securities for custody and management on the 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 KWCF.

The amounts under administration are as follows:	2019 Market Value	2018 Market Value
Carizon	\$ 1,131,750	\$ -
The Catholic Community Foundation of Waterloo Region Fund	2,964,215	2,697,614
Conestoga College Institute of Technology and Advanced Learning Fund	-	3,514,199
Lisaard House/Innisfree House Fund	8,311,808	7,304,048
Sunbeam Centre	1,022,104	-
THEMUSEUM Endowment Fund	1,182,987	1,330,358
Cambridge & North Dumfries Community Foundation	9,431,554	7,986,012
TOTAL	\$ 24,044,418	\$ 22,832,231

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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Elizabeth Heald

President & CEO
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Rochelle Benoit

Marketing & Design
Specialist
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Sarah Witmer

Community Impact Lead
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Doing More Good. Forever. Together makes quite an *impact.*

Together with our Donors and Fundholders, Kitchener Waterloo Community Foundation (KWCF) is creating a caring community where everyone thrives.

KWCF was created by people in our community, for people in our community. We enable people, companies and organizations to do more good by making it easy for everyone to give or invest money and for charities to receive money.

Please contact:

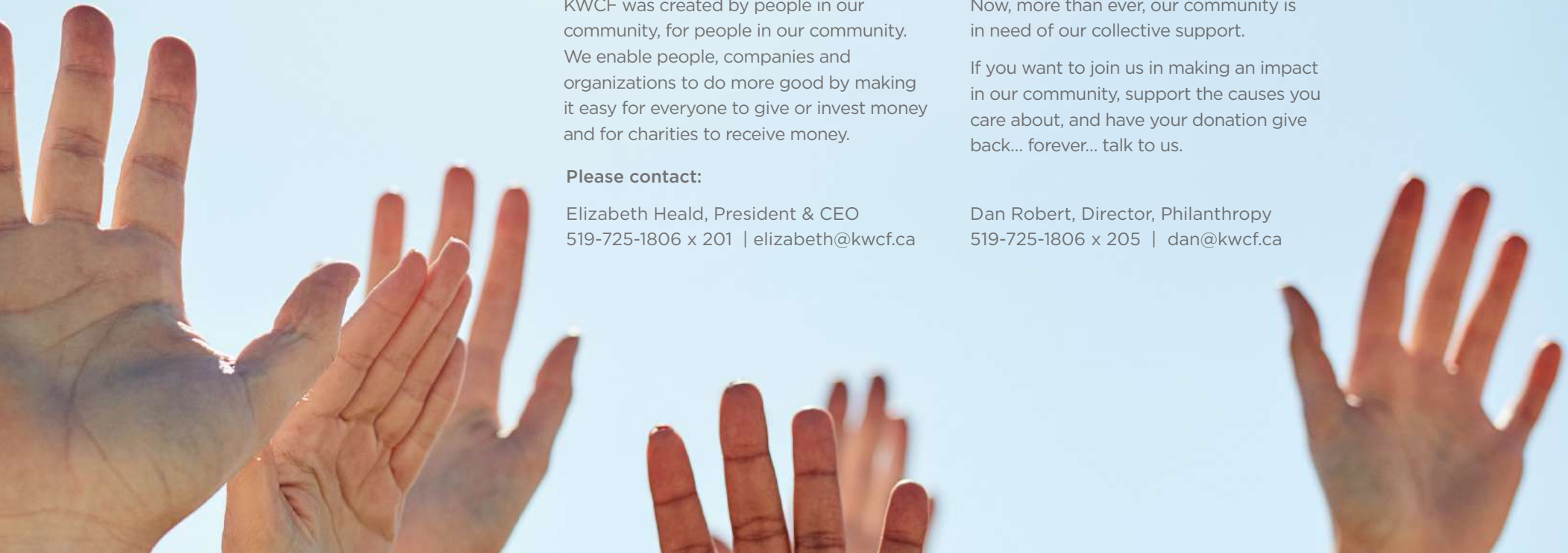
Elizabeth Heald, President & CEO
519-725-1806 x 201 | elizabeth@kwcf.ca

We also bring people together to have conversations about issues that matter.

We've been granting and investing money into Waterloo Region for over 35 years. Now, more than ever, our community is in need of our collective support.

If you want to join us in making an impact in our community, support the causes you care about, and have your donation give back... forever... talk to us.

Dan Robert, Director, Philanthropy
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A member of:

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



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Do More Good. Forever. Together.