



**the impact
of doing
more good.
forever.
together.**



**KITCHENER
WATERLOO
COMMUNITY
FOUNDATION**

**2020 ANNUAL
IMPACT REPORT**

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Kitchener Waterloo Community Foundation (KWCF) is situated on the lands within the Haldimand Treaty of 1784, a formally ratified agreement acknowledging six miles on either side of the Grand River as treaty territory belonging to Six Nations of the Grand River. KWCF serves a region that is located within the traditional territories of the Neutral, Anishinaabe, and Haudenosaunee peoples. This territory is within the lands protected by the Dish With One Spoon wampum. We acknowledge the enduring presence, knowledges and philosophies of Indigenous Peoples living here today. We acknowledge the continuing accomplishments and contributions Indigenous Peoples make in shaping Waterloo Region. We are committed to understanding collective past experiences while celebrating inclusion of Indigenous voices within KWCF in order to vision and co-create collaborative, respectful paths together in mutuality and reciprocity.



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

A message



“Having uncomfortable conversations, listening to learn (and unlearn) and confronting the racist systems that perpetuate inequality continues to be central to Kitchener Waterloo Community Foundation.”

Impact Focused Catalysts Collaborative Inclusive Trustworthy



from our Board Chair

In a year unlike any other, I'm proud of the role Kitchener Waterloo Community Foundation (KWCF) has played in supporting our communities. It was critical to adjust quickly to respond to the needs across Waterloo Region, and we grounded our work in our values of being impact-focused catalysts who are collaborative, inclusive and trustworthy.

From the earliest days of the pandemic, we were able to support our charitable partners, both financially and by listening to understand their changing, and often immediate, needs – and then amplifying those needs to encourage others to also take action. The unique position of Community Foundations of Canada, a network of 191 community foundations across Canada, allowed us to access Government of Canada emergency funding, which was a vital lifeline to communities and organizations facing unprecedented need. It also allowed us to access non-repayable capital through the Investment Readiness Program to help local social purpose organizations scale up their social enterprises to prepare to accept investments.

Having uncomfortable conversations, listening to learn (and unlearn) and confronting the racist systems that perpetuate inequality continues to be central to KWCF. In our “Do More Good Dialogue” series, we heard from local voices on the inequalities in affordable housing, the gendered violence crisis, and the push toward an anti-racist framework in our communities that is required if we are to co-create a community where everyone thrives.

Looking ahead, KWCF continues to play a pivotal role in supporting our communities. We are focused on transforming public spaces through the Canada Healthy Communities Initiative, continuing to move forward on Gender Equality work, and raising up Indigenous, Black and other racialized voices. In addition to convening important conversations in our community, we're happy to report that we're making progress toward socially responsible investing. By combining our Investment Committee and our Social Finance Committee, we are taking a big step toward doing more good with even more of our assets. A big thank you to our Investment

Committee Chair, Tim Jackson, for leading this initiative along with our committee volunteers.

This year, we welcomed Lori Campbell, Amanda Knapp, and Donnique Williams to our Board of Directors. I want to thank them, our other Board Members, and all of our volunteers for their commitment over this past year. 2021 is shaping up to be another challenging year, with uncertainty around vaccine rollout, new variants and the magnitude of the economic challenges ahead. KWCF is uniquely positioned to be a steady hand and to continue to support Waterloo Region as we navigate the transformation.

By working together, I believe we will be able to seize this moment to drive positive change in and with our communities.

Brock Hart
Board Chair



Bev

A message

I don't think I need to emphasize how challenging a year 2020 was for everyone. And still, thanks to so many impact-focused catalysts across Waterloo Region, we were able to support numerous organizations that provide critical programs and services to people in our community.

“We were able to support numerous organizations that provide critical programs and services to people in our community thanks to so many impact-focused catalysts across Waterloo Region, who, along with assistance from the Government of Canada, helped us increase our granting by 65% over 2019!”

Kitchener Waterloo Community Foundation's (KWCF) core activities – **Granting, Impact Investing and Convening** – allowed us to amplify our impact in the community through the pandemic and for the future. The pandemic has disproportionately affected certain groups of people. Our goal through our three core activities was to help level the playing field.

Early in 2020, we knew we needed to accelerate our support to the community and approach things differently. On March 13th, we sent a survey to charities in our region to get more informed about the immediate needs in our community. This enabled us to make important decisions about where

from our President & CEO

to focus our granting dollars and share that information with our Donors. The result?

In 2020, we granted \$5.7 Million to the community, of which over \$2 Million was to directly support COVID-19 recovery and relief!

We also started convening conversations called "Do More Good Dialogues." These webinars covered topics including Affordable Housing, Anti-Racism, Gendered Violence, and Impact Investing. We hosted a total of seven conversations that brought together expert panellists from all over the region and beyond to provide their knowledge and insight to hundreds of attendees. They allowed us to bring the community into discussions on important conversations about issues in our community, including the impacts of COVID-19.

KWCF recently shifted our major area of focus to Affordable Housing. We decided to "go deep" on this issue that impacts so many

across Waterloo Region. Since 2018, KWCF had aligned our strategic priorities with Wellbeing Waterloo Region (Affordable Housing, Healthy Children & Youth, and Social Inclusion). We realized that focusing on and tackling Affordable Housing would effect positive change in all three areas. Some actions we took toward this in 2020 included: convening and leading the Housing Innovation Round Table (HIRT) - more information on page 22, **providing over \$2.1 Million in new impact investments to support construction and preservation of existing affordable housing units** (more information on page 13), and educating community members who attended our Do More Good Dialogues focused on Affordable Housing.

Before I wrap up, I want to leave you with one last message. Although many of us wish 2020 never happened, there were some incredible philanthropic acts as well as some key learnings

that we would have missed if it never did. 2020 saw the establishment of The Leland and Thora Vance Fund, which was the second largest fund in our history, set up with an initial donation of \$7 Million. In addition, the pandemic was the catalyst for so much important change. 2020 was the year of heightened commitment to social justice, extreme adaptability and flexibility, and embracing important conversations with healthy discourse.

This was a challenging year for all of us. At KWCF, we are committed to collaborating with people and organizations across our community to continue to create caring communities where **everyone** thrives. Thank you for coming along on this journey with us, in whatever role you play, as we 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:

BMO Nesbitt Burns
Nexus Management Inc.
Ridgewood Holdings

FOR SUPPORTING A VARIETY OF IMPORTANT NEEDS:

Blitzen / Decision.io
Sean Campbell
CarefreeIT
Centre for International Governance Innovation
Jonathan Chan
Cober
Karen Coviello
Dark Matter Labs
Pam Fehr
Tony Giovinazzo
Scott Higgins
Carla Leon
Laura Manning

Mike Maxwell
One for the Wall Photography
Mike Peasgood
Ryan Pettipiere
Mark Seasons
Kirsten Wright

FOR ASSISTING WITH MEDIA SUPPORT:

570 News
CBC
CTV
Exchange Magazine
Kitchener Today
Waterloo Chronicle
Waterloo Region Record
Woolwich Observer

AND A SPECIAL THANK YOU TO OUR 2020 SPONSORS AND PARTNERS!

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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."

2020 Recipient: Carl Coelho



Carl Coelho

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.

Since 2020 was an extraordinary year, and people stepped up in extraordinary ways, KWCF Board and staff chose to support three people who demonstrated their commitment to Waterloo Region and made an impact on key issues in the community.

2020 Recipients: Sourov De, Nancy Keizer, and Amy Smoke



left to right: Sourov De, Nancy Keizer, Amy Smoke

2020 KWCF

BOARD OF DIRECTORS

Brock Hart – Chair
Lori Payne – Vice-Chair
Deborah Currie – Past Chair
Lori Campbell
Xiaopu Fung
Murray Gamble
Andrea Harding
Tim Jackson
Elizabeth Jinsook Kim
Amanda Knapp
John Milloy
Mike Murray
Eric Strassburger
Donnique Williams

AUDIT COMMITTEE

Lori Payne – Chair
Xiaopu Fung
Murray Gamble
Mike Murray
Eric Strassburger

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Deborah Currie
Tim Jackson
Lori Payne

GOVERNANCE AND NOMINATIONS COMMITTEE

Andrea Harding – Chair
Elizabeth Jinsook Kim
Lori Payne

INVESTMENT COMMITTEE

Tim Jackson – Chair
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Jason Daly
Dennis Huber
Amanda Knapp

Claude Macorin
Larry Murray
Mike O'Neill
Jennifer Ramsey-Armorer
Eric Strassburger
Aric Truax

LEADERSHIP IDENTIFICATION COMMITTEE

Brock Hart – Chair
Deborah Currie
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

David Yoon – Chair
Randy Gondosch – Vice-Chair
Asma Al-Wahsh
Elizabeth Arcila
Kerry Auguste
Beth Bailey
Dan Ballantyne
Scott Cruickshank
Susan Daley
Sylma Fletcher
Nicole Hallman
Daniel Hussey
Melissa Ireland
Barb Janzen
Jacqueline Keeso
Colin Kibjis

Patrick McKeen
Omar McLean
Janet Robinson
Charu Smith
Dianne Stickney
Natascha Stutz
Nate Tedesco
Sam Trieu
E'Kong Tse
Tracy VanKalsbeek
Diane Wiles
Chris Wormald
Jenny Wu
Sarah Zamin
Joanne Zhou

COVID-19 ARTS SUSTAINABILITY AND RECOVERY COMMITTEE

Andrew Bennett
Bob Egan
Zainab Mahdi
Pamela Rojas
Isabella Stefanescu

COVID-19 BIPOC SUSTAINABILITY AND RECOVERY COMMITTEE

Fitsum Areguy
Justine Kennedy
Charu Smith
Vinay Tiwari
Donnique Williams

DUE DILIGENCE COMMITTEE

Carl Coelho – Chair
Gareth Nichols – Vice-Chair
Chris Blanchet
Ruth Casselman
Camellia Loojune

Dave Rutherford
Kristine Schumacher
Glenn Smith
Robin Stanton
Jessica Stockie

EMERGENCY COMMUNITY SUPPORT FUND COMMITTEE

Nancy Bird
Mike Braga
Melissa Ireland
Bilal Khan
Anne Lavender
Umi Mohammed
Jason Santo
Ishaan Sharma
Gillian Wells
David Yoon

GENDER EQUALITY COMMITTEE

Jean Becker
Renu Bhandari
Lisa Cashmore
Charlie Davis
Veronique Rousell
Nikki Smith

GRANTING FINANCIAL REVIEW COMMITTEE

Ashley Black
Chris Blanchet
Ian Buchanan
Mark Hodson
Tom Leonowicz
Krista Mair Rourke
Gareth Nichols
Robin Stanton
Eric Strassburger
Natascha Stutz

volunteers

Why do you volunteer with KWCF?

“I’d long been familiar with KWCF having participated in the Engage!KW program where I met a host of fantastic people that opened my eyes to what volunteering could look like in KW. But it was years later where I was given the opportunity to volunteer with the Community Grants Committee. I love and am fiercely proud of this city that I was born and raised in. Working with the Committee seemed the perfect way to learn about the good work being done in the community without committing to a single specific cause. It’s been eye-opening and incredibly gratifying.”

- David Yoon, Chair, Community Grants Committee

INVESTMENT READINESS PROGRAM COMMITTEE

Heidi Culliton
Tania Del Matto
Elizabeth Heald
Iain Klugman
Bruce Lauckner
Anne Lavender
Camellia Loojune
Laura Manning
Ian McDonald
Mike Murray
Dave Rutherford
Kristine Schumacher
Raymond Soucy
Chris Willard
Jenny Wu

YOUTH IN RECREATION COMMITTEE

Dayna Giorgio - Chair
Allan Cayenne - Vice-Chair
Gary Abbott
Fitsum Areguy
Audrey Guo
Samantha Heard
Nick Heffner
Debbie Hind
Darcy Krahn
Angela Larraguibel
Kara McGlynn
Katie Misener
Jayden Mitchell
Kourtney Parker
Ronak Patel
Vinay Tiwari
Cindy Weber

35

New Funds

252

Funds

2,214

Donations

OVER
\$11M

Total Donations

OVER
\$120M

Total Assets

7.9%

Rate of Return

13^{approved*}

Impact Investments
to Date

*since 2017

\$5.7M^{*}

Dollars Committed
to Impact Investments

*since 2017

289

Organizations That
Received Grants

2020 Impact Numbers

108

Volunteers

\$5.67M

Total Grants

718

Grants

\$56,563,120

Grant Dollars Since Inception



- Donor Advised Funds **43.2%**
- Community Fund **21.2%**
- Field of Interest Funds **23.8%**
- Designated Funds **11.8%**

What is the Community Fund?

When you donate to Kitchener Waterloo Community Foundation (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 President & CEO and Board of Directors.

Impact Investing

Granting

Convening

At the heart of our work, Kitchener Waterloo Community Foundation (KWCF) has three great tools in our toolkit to impact the community. In partnership with our Fundholders and Donors, we **Grant**. 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 leads people toward action, whether it be through volunteering, philanthropy, or furthering important discussions.

The following pages contain some examples of all three categories for you to explore.

Having these tools available in 2020 was particularly important, as we partnered with others across the community in response to COVID-19 and addressed other critical issues in Waterloo Region. We had numerous opportunities to put these tools to work

- from partnering with community-led initiatives to provide increased funding opportunities, to creating a new webinar series called the "Do More Good Dialogues," and documenting the journey of KWCF's Impact Investing Pilot Portfolio for shared learning.



Impact Investing

Impact Investing Pilot Portfolio Report

In 2012, KWCF's Board of Directors approved impact investments as part of our investment mix. Since 2017, it has become a core part of our ability to impact the community - in addition to granting and convening. In 2020 we documented our journey and captured the learnings and what we've been able to accomplish, including the launch of our Impact Investing Pilot Portfolio in 2017 to now.

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

You can access the Pilot Portfolio by visiting 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 to seed and grow social enterprises. As a Regional Partner for the IRP, KWCF led 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, Lyle S. Hallman Foundation, and Region of Waterloo).

Together, in 2019 and 2020, we provided almost \$500,000 over two rounds of funding to 19 social purpose organizations whose work is creating meaningful jobs, strengthening the charitable and non-profit sector and addressing social challenges, including the United Nations 2020 Agenda for Social Development. Through the IRP funding, these organizations will be better prepared to receive social investment. To learn more, visit kwcf.ca/irp.



“Impact Investing provides an opportunity for people to really be invested — not just financially, but also emotionally — in the health and wellbeing of the community.”

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

In 2020, KWCF increased its impact investment commitment to 10% of assets in its investment portfolio

“To have KWCF review our project, go through our financial statements and say, ‘This is an organization we trust and we want to invest in’ helps raise the profile of MennoHomes. If that can catch the attention of other funders interested in being a part of this project, that’s invaluable.”

- **Dan Driedger**,
Executive Director of MennoHomes

2020 Portfolio of Impact Investments

Since embracing Impact Investing as another strategy to make impact in our community, KWCF has approved 13 impact investments to date with a commitment totalling almost \$5.7 Million.* As of 2020 there were 11 active deals in place:

- 10C Shared Space
- House of Friendship
- Housing Cambridge
- Indwell Community Homes
- The Knossos Housing Corporation of Waterloo Region
- MennoHomes Inc.
- oneROOF Youth Services
- PPE Access
- Supportive Housing of Waterloo
- Windmill Microlending
- The Working Centre

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 Dan Robert at dan@kwcf.ca or 519-725-1806 x205.

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.

*Total of \$5.7 Million deployed, of which \$2.1 Million was in 2020.



Impact Investing

“There is the assumption amongst investors that if you are going to do social good you are going to have to give up return, and that’s just not true,” says Tim Jackson, Chair of KWCF’s Investment Committee. “This is not about giving up return; this is about generating market-rate return and doing social good.”

Investment criteria for KWCF’s impact investments

Intentionality – Investors must intend to have a positive social or environmental impact.

Range of asset classes – Investments can be made across asset classes, including but not limited to loans, fixed income, venture capital, and public or private equity.

Return expectation – Investors understand there is a market return and a social return.

Impact measurement – Organizations receiving investment must measure and report the social or environmental performance of its impact investments.

Granting

It's not possible to discuss granting in 2020 without considering the context of COVID-19. On March 13, 2020 – just as the first effects of the pandemic were being realized – KWCF surveyed a sample of our charitable partners to get a pulse of their immediate needs and where we could step up and provide support. That feedback, as well as updates and input throughout the year, framed our granting for the balance of 2020.

\$5.67
MILLION IN GRANTS

289
ORGANIZATIONS
SUPPORTED

718
TOTAL GRANTS

COVID-19 granting highlights:

- Provided \$50,000 to acquire Personal Protective Equipment (PPE) for local frontline community workers and healthcare workers from the COVID-19 Community Response Fund
- Partnered with Communitech's "This, Too, Will Pass" campaign which raised \$209,000 that was distributed to seven local charities supporting vulnerable populations during the pandemic
- Supported the 2020 Farwell4Hire Campaign by managing donations that allowed over \$160,000 to be directed to assist Cystic Fibrosis Canada as well as six local charities providing critical COVID-19 support in Waterloo Region

Granting

Working with Partners and Donors to Support our Community through the Pandemic

COVID-19 Community Response Fund

KWCF joined forces with United Way Waterloo Region Communities, Social Venture Partners Waterloo Region, the Astley Foundation, The Lyle S. Hallman Foundation, The Fairmount Foundation and Cambridge & North Dumfries Community Foundation to maximize assistance for urgent and emerging community needs in response to the COVID-19 pandemic. We worked together to raise and distribute funds to front line organizations to ensure our most vulnerable citizens and those that support them remained supported, safe and healthy. KWCF contributed \$210,000 of the \$800,000 that was distributed to 43 charities across Waterloo Region in response to applications to the COVID-19 Community Response Fund. To learn more, visit kwcf.ca/covid19.

Emergency Community Support Fund

We are proud to have partnered with Community Foundations of Canada and the Government of Canada to deliver the Government of Canada's Emergency Community Support Fund (ECSF) in Waterloo Region.

In our community, we collaborated on this initiative with the Cambridge & North Dumfries Community Foundation (CNDCF) and United Way Waterloo Region Communities (UWWRC). We jointly created a committee of volunteers and reviewed applications to ensure we coordinated and aligned funding to flow ECSF support to those organizations who needed it most.

Together, over two rounds of funding, KWCF, CNDCF and UWWRC were able to distribute approximately \$3.18 Million through ECSF, of which \$1.1 Million was directly through KWCF, to charitable organizations and qualified donees supporting vulnerable populations. To learn more about the ECSF, visit kwcf.ca/covid19-ecsf.



Funded by the Government of Canada's Emergency Community Support Fund

OVER \$2 MILLION

SPECIFICALLY IN RESPONSE TO COVID-19



Granting continued

COVID-19 Sustainability and Recovery Funds

When the pandemic hit, KWCF responded to immediate needs, but also established the COVID-19 Sustainability and Recovery Fund to assist organizations as they worked to adapt their services while being faced with higher expenses and lower revenue.

COVID-19 Arts

Sustainability and Recovery Fund

Necessary social distance measures dealt a solid blow to arts organizations, particularly those whose revenue was generated through ticketed events. We were extremely impressed with the creative ways local arts organizations continued to try to engage their audiences, but felt it was important to focus some recovery dollars toward small and medium sized arts organizations and collectives to assist with their continued adaptation.

Established as a one-time initiative, supported by several KWCF Fundholders, the COVID-19 Arts Sustainability and Recovery Fund provided \$250,000 to 21 organizations in Waterloo Region. To learn more, visit kwcf.ca/covid-arts.

In the fall of 2020 we launched two new funds, directed to areas where we saw great needs, in order to support organizations as they worked to recover from the impacts of COVID-19.

COVID-19 BIPOC

Sustainability and Recovery Fund

KWCF stands with Black, Indigenous and People of Colour, and is committed to using our resources to work with others to eliminate racism.

In 2020, social justice movements gained momentum and shone a spotlight on disproportionalities that already existed in our region, and that were deepened by COVID-19. One of the ways KWCF responded was to launch a pilot initiative to provide funding to organizations led by and supporting Indigenous, Black and racialized people across our community.

Approximately \$170,000 was distributed to 17 organizations in Waterloo Region through this fund that received support from several KWCF Fundholders and Donors, as well as \$25,000 donated by Green Shield Canada, a national health benefits specialist, and \$10,000 donated by Toyota Motor Manufacturing Canada. To learn more, visit kwcf.ca/covid-bipoc.





Inner City Health Alliance

The Inner City Health Alliance is a cross-organizational team of people providing essential front line health and social supports to those living in vulnerable conditions, specifically the homeless and those at risk of homelessness, and refugees. KWCF partnered with the Downtown Cambridge BIA, Downtown Kitchener BIA, and Uptown Waterloo BIA to provide gift certificates as a thank you to those on the frontlines doing this important work.



Granting

“Health care providers, social workers, shelter workers, outreach workers, developers, public healthcare workers, social advocacy community members, as well as volunteers from not for profits, regional and city governments - stepped up together in our local humanitarian, COVID-19 health response.”

- Gloria Jordan, Lead for the Homeless/Health COVID Tactical Response and Strategic Consultant with the Inner City Health Alliance





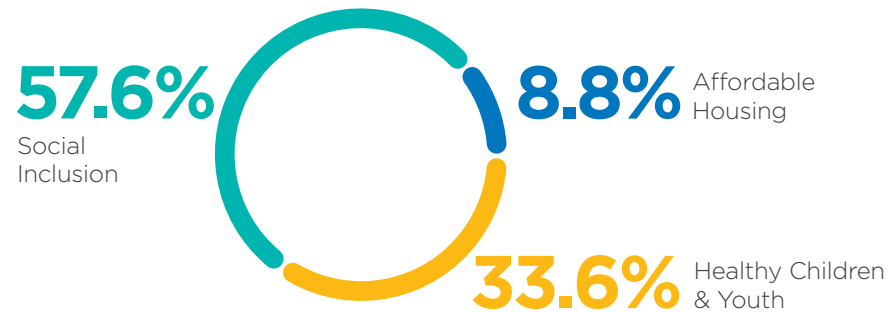
Understanding the impact of

Wellbeing Waterloo Region

In 2020, KWCF continued to align 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. Visit wellbeingwaterloo.ca to learn more about this initiative.



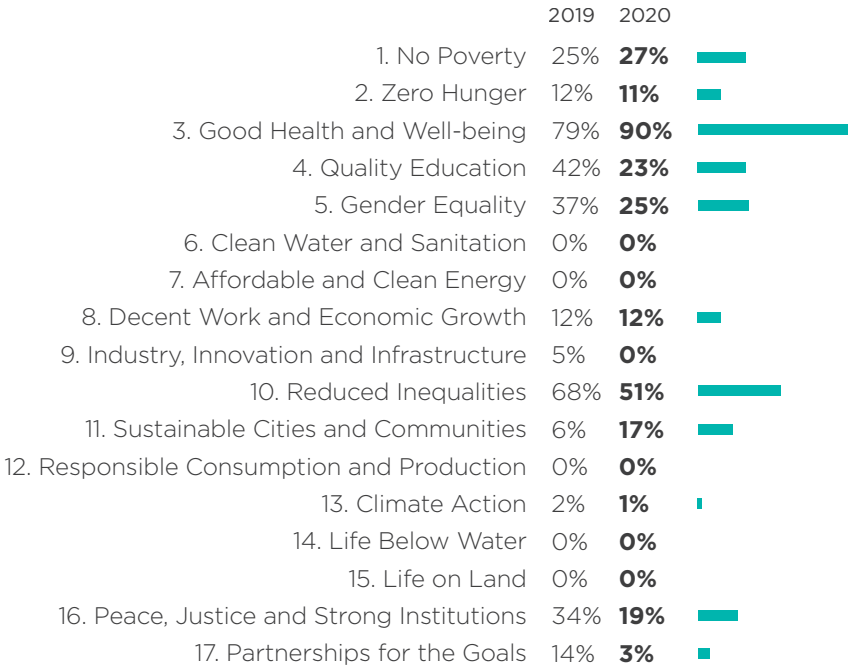
Note: KWCF's impact investments are also aligned with WWR: 88% Affordable Housing, 11% Social Inclusion, and 1% Other. Refer to page 48 for more information.

our grants

United Nations Sustainable Development Goals

In 2015, the United Nations (UN) 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. The SDGs provide an important lens to analyze KWCF’s work locally

and connect it to the broader Canadian and global agenda. Beginning in 2019, we started asking charities to indicate which of the 17 SDGs their application aligned with when applying to our Community Grants and Ontario Endowment for Youth in Recreation grants. The chart below highlights what percentage of those grants link with each of the UN SDGs in 2019 and 2020.



Note: Many of the grants were identified by the charities as impacting more than one SDG.

Granting

If you would like to learn more about the UN SDGs, visit un.org/sustainabledevelopment.



Convening

“COVID-19 has created an extraordinary moment. What extraordinary things can and should we be doing now to reimagine our community and support our community.”

- **Brock Hart**, KWCF Board Chair, speaking at the June 18th Do More Good Dialogue

Do More Good Dialogues

KWCF's webinar series was initially launched as part of our response to the COVID-19 pandemic, as a way of helping the community stay connected and informed. Based on positive feedback from across Waterloo Region, we continued the conversations, and through the use of panel discussions, focused on some of the biggest issues our community is currently facing - including Social Justice and Affordable Housing - and highlighted the work KWCF is doing to impact these areas.

Approximately 800 people attended one of the 7 webinars hosted in 2020:

- COVID-19 Assistance in Waterloo Region
- COVID-19 and Gendered Violence
- Affordable Housing
- Anti-Racism and the Need for Systems Change
- The Need to Decolonize Not-for-Profits
- Impact Investing
- Innovative Approaches to Affordable Housing in Waterloo Region

Visit kwcf.ca/dialogues to watch recordings, download reference materials linked to each session, or register for upcoming 2021 Do More Good Dialogues.



Convening

Housing Innovation Round Table

Waterloo Region is facing a housing crisis. In 2020, KWCF aligned our strategic focus to assist with tackling this issue. One major initiative was through the convening of a collaborative innovation roundtable with representatives from the public, private and philanthropic sectors in an effort to catalyze impact in two areas of the Housing Continuum: affordable rental housing and affordable home ownership. This group, called the Housing Innovation Round Table (HIRT), was created to foster and inspire innovation in affordable rental housing and affordable home ownership, convene thought leadership, and encourage, facilitate and test collaborative approaches to address housing inequities. HIRT is focused on collaborative action and applied research and learning methods.

You can access the Housing Innovation Round Table Fall 2020 Update Report at kwcf.ca/news/hirt.

“The HIRT conversations integrate vision, values, and purpose with development, policy, and finance. The “why” and the “how” receive equal care, and the people around the table have the skills and experience to address both.”

- Sean Campbell, Founding Member & Coordinator, Union Sustainable Development Co-operative

“People are experts in their own lives.”

- Leilani Farha, Global Director, The Shift



HOMELESS

EMERGENCY SHELTERS

TRANSITIONAL HOUSING

SOCIAL HOUSING

AFFORDABLE RENTAL HOUSING

AFFORDABLE HOME OWNERSHIP

MARKET RENTAL HOUSING

MARKET HOME OWNERSHIP

RBC Future Launch Community Challenge

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. As part of our shared learning journey, KWCF hosted three Vital Conversations virtually in 2020 as a way to engage with youth in Waterloo Region and discuss bold new ways to address challenges and opportunities in our community. These conversations were held in partnership with the Coalition of Muslim Women, Social Venture Partners (SVP) Teens, Volunteer Action Centre, and the Township of Wilmot in collaboration with the Wilmot Youth Action Council.

The conversations were lively and insightful, discussing a range of topics – employment, volunteerism, recreational opportunities and their impact on mental health, sustainability and the environment, COVID-19, technology and its impact on the community, and anti-racism and diversity – to name a few.

What do you want our community to look like 10 years from now?

“
We would like to see in the future of our community more job opportunities for youth led by youth.
”

“
We would like to be able to have a reliable bus that allows us to go to other parts of the region.
”

“
Events with a bunch of different races and multiple cultures—a discrimination free environment (especially in light of everything going on right now).
”



Convening



“Conversations with local youth have clearly shown that initiatives developed for youth must be driven by youth. The opportunities that youth are looking for within our community need to be meaningful – and on their terms.”

- Sarah Witmer, Community Impact Lead, Kitchener Waterloo Community Foundation

Fundholder highlights

WHAT DO YOU CARE ABOUT?

Everyone is unique. We have issues or causes we care about that have impacted our lives or the lives of friends, family members or others in our community. Kitchener Waterloo Community Foundation (KWCF) works with our Fundholders to understand their philanthropic goals and provide options to help them make an impact now – and forever.

Currently, we have a variety of different types of funds available at KWCF that can be established with a minimum investment of \$5,000. On the next few pages, we've included brief highlights of three fund types, and we also asked a few of our Fundholders to share why they chose to set up a fund, and the value of working with KWCF.

Donor Advised Fund – Fundholders decide where to grant on a yearly basis. We help connect you to the causes you care about, but you determine the

direction. You can also increase your annual impact through flow-through donations that are added directly to your granting allotment.

“The Black Community Solidarity Fund was created by the African Community Wellness Initiative (ACWI) to increase sustainability for Black-led youth focused and community care projects within the local African, Caribbean and Black identifying (ACBi) community. As an organization with over a decade of experience addressing barriers to community wellness in Black communities in Ontario, ACWI leadership has observed the under-representation of Black communities in philanthropic leadership and the resulting impact on sustaining Black-led services and programs. With partnership from KWCF, the Black Community Solidarity Fund provides an exciting opportunity for us to promote Black community engagement in philanthropic leadership as well as contribute to the sustainability of Black-led, youth-focused community care projects in the Waterloo Region.”

– **Fanis Juma**, Founder & Lead Practitioner,
African Community Wellness Initiative



Black
Community
Solidarity
Fund



As part of its commitment to social impact, Green Shield Canada (GSC) partners with community foundations across Canada to support programs that improve access to mental and oral health care. This commitment began back in 2018 with a \$6 Million investment in six community foundations across Canada. Fast forward to 2020, and GSC announced additional funding to six new community foundations - including \$500,000 to KWCF. In recognition of Sherry Peister, a passionate community advocate in the Waterloo area and recently retired Chair of GSC's Board of Directors, the fund was named the GSC Sherry Peister Community Impact Fund.

In addition to being Canada's fourth-largest health and dental provider, GSC is structured as a social enterprise, with the purpose of making it easier for people to live their healthiest lives. They took the opportunity during 2020 to consider the impact of COVID-19 and looked to bring an elevated equity lens to their granting processes. As a result, GSC stepped up with additional funds to support KWCF's COVID-19 Community Response Fund and KWCF's COVID-19 BIPOC Sustainability and Recovery Fund.

“We know COVID-19 disproportionately affected racialized communities. As part of our Diversity, Equity and Inclusion journey, we are pleased to have supported KWCF's efforts to assist organizations serving Indigenous, Black and other racialized people as they deal with the effects of the pandemic. The events of this year have heightened the need for support, and having a relationship with KWCF allows us to collaborate with an effective partner in identifying local needs and priorities in Waterloo Region.”

- **Mila Lucio**, Executive Vice President,
Human Resources and Social Impact at GSC

“I was moved to establish the ToastyToes Waterloo Region Fund with KWCF so that I could continue (despite COVID-19) to provide new warm socks to people experiencing, or at risk of, homelessness in our Region. After talking with charitable partners that received socks in the past, it became clear that the easiest way forward was to grant funds to purchase socks. In addition to meeting COVID-19 health protocols, pivoting from physical socks to a granting program eliminated the logistical headache agencies faced when managing 40,000+ pairs of socks each year. The wonderful gift at the core of all this is the building of an endowment - I hope that the ToastyToes Waterloo Region Fund endowment can grow to the point where it becomes self-sufficient, doesn't require annual fundraising, and is a reliable source of income that agencies can count on year-over-year.”

- **Sharon Gilroy-Dreher**, Founder,
ToastyToes Waterloo Region



“It's important for young people to contribute and invest in the community where they live and work, especially following COVID-19.”

“Seeking to be a force for good in my community is a guiding value which I learned from my parents. I remember one Christmas when I was young instead of receiving gifts, my parents involved me in the activity of buying presents and groceries for another family we were sponsoring for the holidays.

That contribution they made to one family is admittedly not the most impactful piece of philanthropy ever seen, but it really stands out to me. Someone who I respect a great deal recently said: ‘Generosity is about giving something which we do not have in abundance,’ and I think that is the reason our Christmas donation is such a meaningful memory to me: my parents’ generosity came at a time when my family did not have much more than the average household.

I am looking forward to building a family of my own where I live now, here in Kitchener-

Waterloo, and it is more important than ever for me to double down on my commitment to being a force for good in my community. It's important for young people to contribute and invest in the community where they live and work, especially following COVID-19 and the resulting challenges individuals and families are faced with. I chose to build this fund over the course of my lifetime in partnership with KWCF because of their strong track record of market outperformance and their success in identifying levers for sustainable positive change in K-W. I make use of any chance I get to encourage people who are looking to make a positive impact in the community to contact KWCF. For young people this investment made earlier in life is worth a lot more, both from an investment perspective and in the spirit of giving that which we do not have in abundance.”

- **Zak Barbary**, Donor Advised Fund

Legacy Funds – Established as part of an estate plan, granting is set up to support the charitable causes that were important to the Fundholder. Some legacy donors are choosing to establish

their fund while alive to try a few granting strategies before deciding on a permanent granting plan.

“Leland and Thora Vance genuinely cared about the people in their community of Wingham, Ontario so much that they wanted to ensure they were supported even after their lifetime. They established an endowment fund at KWCF, managed by a committee including local leaders and KWCF representatives, to provide annual assistance in four broad categories (education, healthcare, spirituality and recreation). This forward thinking approach gives the committee the flexibility to direct grants to issues of the day. The Leland and Thora Vance Fund will grant forever, and their legacy will live on for a community made stronger by their generosity, and for individual Wingham residents who are personally impacted by the funded programs and initiatives.”

– **Dave Tiffin**, Chair, Wingham BIA and Member of The Leland and Thora Vance Fund Granting Committee

Named Fund in KWCF’s Community Fund – Money donated to these funds is added to our Community Fund, and provides KWCF with unrestricted granting dollars available to address ever-changing priorities in our community.

“Although we directly support some charities, we know we are not fully informed of dire or emerging community needs. We respect KWCF’s expertise and depth of understanding for how to improve outcomes for the most vulnerable across our region and the Community Fund supports this work.”

– **Barbara Hill and Dave Rutherford**, Community Fund





2020 Funds

Philanthropy is driven by very personal and individual factors. We offer a variety of fund types to support our Fundholders based on their charitable interests, the level of involvement they want in annual granting, the amount of money they want to go into the community now and in the future, and the legacy they want to leave.

Individuals, families, companies, other charitable organizations and municipalities have established funds with Kitchener Waterloo Community Foundation (KWCF). We are ready to talk to **you** about a customized plan to support your unique philanthropic goals.

In 2020, we established 35 new funds; our highest annual number yet. We are very grateful to our new Fundholders for choosing KWCF to be a partner in their philanthropic journey.

Fund types include:

Charitable Organization Endowment Fund - As a registered charity, your fund provides a sustainable source of revenue back to your organization through annual grants. Your focus is on building the endowment through donations and we take care of the rest.

Community Fund (unrestricted) - Grants from your fund are determined by our grants committee to support the most pressing needs of our community, including future needs that often can't be anticipated at the time a fund is established.

Designated Fund - You choose the charities you want your fund to support upfront, and annual grants are made to them, forever.

Donor Advised Fund - Operating similar to a private foundation (but without having to do any of the administrative work!), you choose annually which charities you want to support and you can also lean on our expertise to help with your granting decisions along the way.

Donor Advised Fund - Invested for Impact - Similar to a traditional Donor Advised Fund (see above), except your fund is part of a separate investment pool, which is invested 100% for social and/or environmental impact and used to make impact investments.

Field of Interest Fund - You identify community issues you care the most about, such as children & youth, affordable housing, arts & culture, or the environment, and we make grants on your behalf. You can also update your areas of interest as they evolve.

Student Awards Fund - You direct grants from your fund to support students directly in their educational pursuits. We can help you determine eligibility criteria to meet your desired outcomes.

FUNDS — MARKET VALUE (AS OF DECEMBER 31, 2020)

The "50" Plus Team Fund	400,223	David Clare & Susan Ferne Bender Family Fund	119,939
Alex Schmidt Memorial Fund	56,664	David Johnston R+T Park Community Impact Fund	310,920
Alfred C. & Shirley E. Filsinger Fund	56,359	Don Hutzler & Elaine King Fund	242,850
The Alice (Braley) Judges - Walter Judges Fund	446,380	The Donald Lynes Family Fund	164,141
Alice Elizabeth Brown Fund	223,751	Dorothy Shoemaker Literary Award Fund	146,071
All In 2020 Fund	50,030	Douglas Brock Fund for Conservation & Music	110,299
Amy Hallman Snyder Award Fund	35,340	Dr. Eric (Ric) Soulis Memorial Trees for Schoolyards Endowment Fund	6,302
Ann Frank Fund	45,076	Dr. John D. Stewart Fund	1,923,871
Anonymous Fund	17,921	Dylan Galilee "Love Joy Laughter" Fund	9,948
Anonymous Fund	20,372	Edna Staebler Legacy Fund	130,602
Anselma House Endowment Fund	35,263	Elizabeth and Cam Witmer Family Fund	8,089
Art & Barb Janzen Fund	5,056	Emmerton Fund	257,739
Audrey and Gerald Moser Trust	278,854	Erb & Good Family Funeral Home Community Fund	90,882
Barb and Bill Hall Charitable Fund	189,794	Eric and Muriel Misch Family Fund	554,694
The Barry and Shirley Humphrey Fund	387,369	Ernest Kendall Award Fund	34,868
Big Brothers of Kitchener - Waterloo Promise Scholarship Fund	14,513	Esther Bingeman Gascho Fund	64,485
Big Sisters Endowment Fund	69,150	The F. P. Schneider Memorial Fund	110,886
Black Brass Fund	25,903	Farwell4Hire Fund	3,146
Black Community Solidarity Fund	12,464	Firecracker Fund (In Memory of Lynsey Frangakis)	19,245
Bowden Family Fund	2,743	Florence Louise Marsland Fund	369,359
Brenda and Peter Hallman Family Fund	836,412	France-Anne Sweeny "Making A Difference" Fund	650,471
Brian & Irene Allison Fund	69,783	Frank Johnson Memorial Fund	15,219
The Brian Fisher Family Fund	231,412	Fred and Dora Mae Blayney Fund	573,287
<i>The Brian and Pauline Fisher Fund</i>		From "A St. Jeromes Boy" Fund	269,073
<i>The Christine Fisher Memorial Student Award Fund</i>		<i>From "A St. Jerome's Boy" Fund (St. Jerome's High School)</i>	
<i>The Nancy Paul-Fisher Memorial Fund</i>		<i>Mr. Dave Fund (A RAK comes back)</i>	
Brush with Art Visual Arts Fund	48,268	Fung Family Fund	44,652
Bryce and Nancy Walker Family Fund	165,386	George Chatzis Legacy Fund	17,930
C. McKenzie (Mac) Lewis Memorial Classics Fund	20,102	George Cluthe Fund	263,437
Canadian Clay and Glass Endowment Fund	510,177	Georghiadis McGlynn Family Fund	4,000
The Charles E. Heller Fund	147,229	Gerry & Margaret Hooper Family Fund	53,423
Child Witness Centre - Balsillie Endowment Fund	64,116	Gina and Kuldeep Chhatwal Family Trust	139,910
The Choices Fund	201,350	Good Family Fund	10,240
CJ Moore Memorial Phoenix Fund	15,016	Grand National Legacy Fund	27,859
Communitech COVID-19 Response Fund	19	Grand River Conservation Fund	43,060
Community Support Connections Fund	821,084	Greater KW Chamber of Commerce - Corporate Challenge Fund	186,358
Cotton Mendes Family Fund	5,114	GSC Sherry Peister Community Impact Fund	385,321
COVID-19 Community Response Fund	24,968	Gummow Hospital Support Fund	130,599
COVID-19 Sustainability and Recovery Fund	5,248	The Hajra and Ross Wilson Fund for the Arts	221,345
Cynthia McIntyre Memorial Fund	16,000	Harding Family Fund	5,310
Dan Snyder Fund	61,203		
The David and Eleanor Yach Family Fund	313,084		

Harold and Gloria Chapman Family Fund	101,427	Mary and Warren Ober Fund	204,541
Hartman and Brenda Krug Family Fund	89,435	Mary Bales Fund	308,791
Heart Beats Hate Fund	21,603	The Matthew & Rochelle Family Fund	5,602
Helen and John Beynon Family Fund	65,957	McMurtry Family Fund	793,775
Hickey Family Fund	83,834	Menno S Martin Contractor Ltd Community Fund	10,995
The Hilde English Memorial Fund	52,249	Merv and Diane Redman Family Fund	133,166
Homer Watson House & Gallery Endowment Fund	43,807	Miller Thomson Community Fund	45,770
Horace and Rita Coelho and Family Unsung Heroes Fund	44,705	The Moe Norman Memorial Fund	225,863
Hospice of Waterloo Region Endowment Fund	30,272	The Motz Family Endowment	1,630,234
The Howard G. Schneider Cancer Care Fund	83,187	Murray Fried Fund	258,872
Hughrairie Fund	892,322	The Musagetes Fund	10,690,062
Hussey Philanthropic Fund	3,000	Music Fund	145,225
Immigration Partnership Fund for Immigrant and Refugee Initiatives	3,335	N. Grace & Jacob Jutzi Family Fund	10,486
Intentions of A and M Fund	181,748	Nancy Borusiewich Fund	19,458
Jackie Mattson Fund	8,077	NHLPA Dan Snyder Memorial Student Award Fund	138,536
James E. Lipskie Memorial Fund	11,489	Ormston Family Fund	351,112
Jenkins Sauer Fund	30,714	Ovi and Ligia Grada Family Fund	14,148
The Jim and Sandy Beingessner and Family Fund	418,385	Palliative Care Fund	329,059
The Jim and Sue Hallman Family Fund	891,995	Parents for Community Living Robert Denomme Fund	116,135
Jim Wilken Fund	33,486	Paul Kuntz Legacy Fund	121,213
John A. McLennan Family Fund	344,160	Pollock Family Fund	6,788,959
The John R. Robins Fund	127,537	PSR Fund	19,385
Junior Achievement Terry Burch Memorial Fund	43,893	R. Jack Middlemass Memorial Fund	161,225
The Keith and Winifred Shantz Fund for the Arts	3,858,819	Retired Business & Professional Men's Club of K-W Fund	30,891
Ken Murray Fund	873,021	Reuben Edwin Cleghorn Fund	180,533
KidsAbility Foundation Endowment Fund	912,479	Rev. Carl & Jean Wagner and Family Fund	57,259
Kitchener Conestoga Rotary Club Endowment Fund	292,249	The Robert Caldwell Fund	24,142
The Kitchener Rangers Hockey Club Scholarship Fund	587,704	Rosalind & Dieter Kays Family Fund	136,562
Kitchener Sports Association Legacy Fund	150,773	Ruth Doelle Fund	413,217
Kitchener-Waterloo Counselling Services Inc. Endowment Fund	42,288	The Savvas & Lenia Chamberlain Fund	299,823
Krahn Family Fund	1,000	Scandrett Family Endowment Fund	50,000
KWCF Operating Endowment Fund	187,589	<i>Saralie Ann Scandrett Memorial Fund</i>	
Landmann Family Fund	1,051,028	<i>Scandrett Family Community Fund</i>	
The Leland and Thora Vance Fund	7,529,812	Schneider Employees' Association Community Fund	673,471
Lions Club of Kitchener Community Service Fund	34,953	School Sisters of Notre Dame Legacy Fund	314,966
Lisa Schurter Memorial Fund	26,961	Scouts Canada - North Waterloo District Endowment Fund	60,506
Lonsdale and Roberta Schofield Fund	702,395	Sharon and Paul Good Fund	77,192
Lorne and Vera Caughill Education Fund	21,500	The Spinnaker Fund	1,378,727
The Lyle S. Hallman Fund	1,737,632	St. Mary's General Hospital Foundation Physician's Endowment Fund	101,563
The Mac Voisin Scholarship Series	77,945	Steffensen Family Fund	333,618
Machelle and Tony Denison Family Fund	17,045	Strahan Chan Community Endowment Fund	14,974
Marianne and Jim Erb Family Fund	73,590	TD Canada Trust Merv Lahn Community Development Fund	731,031
		TD Employees Endowment Fund	63,011

The Ted and Andrea Witzel Family Fund	49,663
ToastyToes Waterloo Region Fund	49,069
The United Way Forever Fund	2,941,377
<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	51,268
The Urie A. and Dorothy M. Bender Endowment Fund	93,436
Uvaro Community Fund	22,313
Victoria Cleghorn Fund	132,679
The Victoria D'Agostino Children's Benefit Fund	169,257
Victoria J. Suljak Memorial Fund	116,768
Wagner Livock Fund	45,250
The Walter A. Bean KWCF Scholarship Fund	104,882
Walter and Florence Martin Endowment Fund	134,446
Walter and Jean Hachborn Fund	560,270
Waterloo Region International Plowing Match 1995 and 2012 Fund	450,606
The Waterloo Region Record Literacy Fund	128,874
The Waterloo Region Record - Lyle S. Hallman Foundation Kids to Camp Fund	4,151
Weiland Family Foundation Fund	1,300,824
Westfall and Hill Family Fund	820,615
Westmount Golf Club Charity Fund	786,163
<i>Westmount Oktoberfest Charity Pro-Am Golf Tournament Fund</i>	
The William Roberts Family Fund	16,075
The Woolwich Community Fund	367,936
<i>The Ted & Mary Brough Fund / The RaeLipskie Partnership</i>	
<i>The Woolwich Fountain of Memories Award</i>	
WPL Endowment Fund	244,002
<i>WPL Summer Reading Club Fund</i>	
WRRC Community Fund	458
Youth Advisory Council (YAC) Fund	52,484
Youth in Recreation Fund - Ontario Endowment for Children and Youth in Recreation Fund	1,246,121
YW Endowment Fund	2,000,809
<i>YW Emergency Shelter Fund</i>	
<i>YW General Fund</i>	
Zamin Family Fund	4,564
Zonta Club of Kitchener Waterloo Fund	54,544

NOTE: Fund names in colour indicate a new fund in 2020. **Bold** indicates an umbrella fund, *italics* represent its corresponding sub-fund(s).

Community Fund	20,131,472
NAMED FUNDS IN THE COMMUNITY FUND	
A. Edward Johnson Fund	843,101
Alberta & Roderick Jack Fund	27,430
Amanda Knapp & Family Fund	1,000
Barbara Hill and David Rutherford Fund	10,000
BF Goodrich Foremen's Club Fund	285,226
Bob and Georgina Wagner Fund	41,629
Dare Family Trust	1,435,100
Deer Ridge Golf Club Endowment Fund	5,000
Eleanor Davidson Fund	50,000
Fred and Dora Mae Blayne Fund	132,867
Fryday-Field Family Trust	5,000
Gary F. Parker and Family Fund	79,086
Gordon A. MacKay Fund	20,628
Greg and Jane Barratt Fund	6,461
Howard Jasper Fund	5,570
J.T. "Sam" Hill Fund	201,110
Jacqueline and Claude Macorin Family Fund	3,500
James F. Robertson Fund	11,614
Jane Humphries Family Fund	20,000
John M. Harper Fund	5,525
Jonas Bingeman Fund	11,032
Keith and Bobbie Gummow Fund	100,783
Keith Shantz Memorial Fund	1,518,111
Kitchener Downtown BIA Fund	4,286
Kitchener Mayor and Council Fund	41,637
Larry and Debra Murray Fund	32,357
The Lisa McLean Memorial Fund	22,336
M. Grace Schmidt Fund	10,000
Mullan Family Fund	15,050
Noreen and Robert Blake Fund	10,015
Pearl Weber Estate Fund	5,000
Robert Warren Learning Legacy Fund	2,500
Roland & Dae Harris Fund	40,200
Ronald and Mabel Dalton Fund	13,950
Ross Arthur Bergey Fund	15,000
Ross Edward Hahn Fund	21,520
Roy Ellsworth Jefferson Estate Fund	137,886
Trillium Estates Limited Fund	70,000
Van Kalsbeek Family Fund	2,744
Waterloo Manufacturing Company Fund	23,000
The William D. and Deen Smith Fund	2,700

Donors

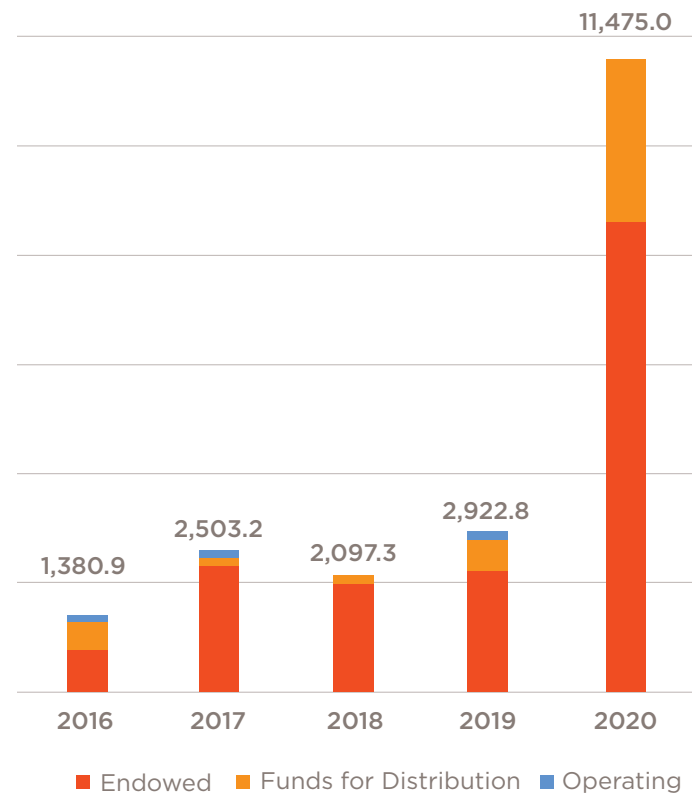
At Kitchener Waterloo Community Foundation (KWCF), we make it easy for people to do more good by supporting the causes they care about most. We are truly inspired by the generosity of our Fundholders and Donors and the thoughtfulness that exists when it comes to building a stronger community together. We are very grateful for the confidence our Fundholders and Donors have in our ability to serve our community – now and into the future.

Donors may choose to contribute to an existing fund at KWCF or use their donations to establish their own fund. Donors can also contribute directly to support the operations of KWCF to assist our work in helping the community.

We are pleased to report that total donations for 2020 exceeded \$11.4 Million. Thank you to all of our Fundholders and Donors!

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, 2020 (OVER \$5,000)

\$10,000,000+

Michael Barnstijn & Louise MacCallum

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

John A. & Joyce Pollock
Keith M. & Winifred Shantz*
Estate of Thora Vance

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

Anonymous
Community Foundations of Canada
Dare Family Trust
Jim & Sue Hallman
Lyle S. Hallman*
The Lyle S. Hallman Charitable Foundation
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^
Green Shield Canada
Jean & Walter Hachborn*
Brenda & Peter* Hallman
Estate of A. Edward Johnson
Donald S. McMurtry
Kenneth G. Murray*
Schneider Employees' Association
Lonsdale* & Roberta Schofield
Vermont Community Foundation
David J. Westfall

\$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
The Canadian Clay & Glass Gallery^
David Johnston Research+Tech Park
Ruth Doelle
Economical Insurance Group
EXEL Research Inc.
Keith L. Gummow*
Barry J. & Shirley Humphrey
Don Hutzler & Elaine King
Estate of Walter Colin Judges
KidsAbility Foundation^
Kitchener-Conestoga Rotary Club^
Kitchener Rangers Hockey Club
Dave Kurek
Florence L. Marsland*
Eric* & Muriel Misch
Margaret A. Motz
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
Westmount Golf & Country Club

\$100,000-\$249,999

Anonymous
Aqueduct Foundation - The Helmut and Margaret Oberlander Foundation
Walter A. Bean*
David Clare & Susan Ferne Bender
Douglas G. Brock
Canada Trustco Mortgage Company
Lenia* & Savvas Chamberlain
The Gina Chhatwal Trust
Estate of Reuben Edwin Cleghorn
Estate of Victoria Cleghorn

George Cluthe*
Cober
Estate of Thelma Emmerton
The Fairmount Foundation
The Brian Fisher Family
Estate of Murray Fried
Friends of the Schneider Haus
Greater Kitchener Waterloo Chamber of Commerce
Barb* and Bill Hall
Estate of Charles Heller
James T. (Sam)* & Jane G. Hill
Estate of Roy Ellsworth Jefferson
Irma Karley*
Dr. Dieter & Rosalind Kays
Kitchener Sports Association^
Karin & Paul* Kuntz
The Donald Lynes Family
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
The Winnipeg Foundation
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
 Communitech Technology Association Inc.
 The Dan Snyder Memorial Foundation
 Eleanor M. Davidson*
 Al Filsinger
 Esther E. Gascho
 Paul & Sharon Good
 Gerald & Margie Hooper
 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
 Stephanie Scandrett
 Betty Schneider French
 Dr. Ninetta Scolieri & Dr. John Suljak
 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.

\$25,000-\$49,999

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
 Gisele & Peter Denomme
 Deutschmann Law Professional Corporation
 Equitable Life of Canada
 Erb & Good Family Funeral Home Ltd.
 Jim & Marianne Erb
 First Echo Group Inc.
 Betty* & Stewart Fisher
 Jack & Margaret Forbes*
 Phyllis & Ralph Forbes*
 Ann Frank & Dr. Peter H. Nash*
 Robert D. Frank
 Joseph & Xiaopu Fung
 Lloyd & Linda Gower*
 Ligia and Ovidiu Grada
 Grand River Conservation Foundation^
 Jenny & Mark Guibert
 Wendy Hallman
 Susan Harkins*
 Estate of Roland A. Harris
 HIP 741 King Inc.
 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
 Motz Family Foundation
 Doreen & William* Motz
 Debra & Larry Murray
 NALACO Corporation
 Charles M. & Elaine Ormston
 Estate of Marguerite Ormston
 Mike Peasgood
 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 and 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
 Acxsys Corporation (Interac)
 African Community Wellness Initiative
 Judith & Robert M. Astley
 ATS Automation Tooling System Inc.
 Heidi Balsillie
 Andrew & Lillian Bass
 Bell Canada
 Estate of Ross Arthur Bergey
 Dora Bingeman*

Bingemans Inc.
Christine Bird
Peter Black*
G. Robert & Noreen Blake*
Boston Pizza Foundation
Budd Canada Inc.
Robert C. Caldwell
Centre For International Governance Innovation
Simon Chan & Erin Strahan
Child Witness Centre^
Anthony Christie
Penny Cleaver
Horace & Rita Coelho
Cora Group Inc.
Cecilia Cotton and Christopher Mendes
Matthew Cowan & Inga Rinne
Sandra & Steven Currie
Ronald Dalton
Laura* & Leo Del Bel
Deloitte LLP
Don Dychuck
Deborah Eisenberg & Gary S. Levene
Dorothy M. Elliott
Kevin & Tracy Elop
Hilde* & John R. English
Fair Ventures Inc.
Fashion Show Funds, Ont. End. for Children
& Youth
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
Stacey Good
H.L. Staebler Co. Ltd.
Merle & Murray Haase
Estate of Ross Edward Hahn
George Hahn
John M. & Mary Harper*
Jackie Hatherly-Martin & Keith Martin

Heffner Lexus Toyota
Highland Road United Church
Barbara Hill & David Rutherford
James & Sandra Hill
Penny & Richard Hobson
David & Judy Horman
Christopher R. Howlett
Howard* & Patricia Jasper
Cathie & Wilfred Jenkins
Anna & Arthur* E. Jones
Grace & Jacob Jutzi
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*
C. McKenzie (Mac) Lewis III
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
Nora & Timothy Martin
Helen & Mark McArdle
Ian McLean
Menno S. Martin Contractor Ltd.
Metroland Media Group Ltd.
Richard G. Meunier*
Lucille & Paul* Mitchell
Janice Moore
Lori & Marc Morin
Gary & Karen Mottershead
AJ & Kerry Mueller

Kevin P. Mullan
Jacqui Murphy
Oldfield, Greaves, D'Agostino & Scriven
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
Estate of Annabelle Catherine Ritchie
James F. Robertson*
Rogers Communications Inc.
Tim Rollins
Robert W. Rombough
Paula Rostrup
Brian & Mary Ann* Ruby
Estate of Martha Grace Schmidt
Edward W. Schooley
Schorn Consultants Inc.
Estate of Carol Winifred Shields
Gordon & Lynne Short
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
The Toronto-Dominion Bank
Elizabeth & Keith* Thomas
Bertha Thompson
Thomson Reuters
Lorne Underwood*
United Way of Cambridge and North Dumfries
Unitron Hearing
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

Anonymous
Randy Adams
Steve & Vera Aldersley
Barnraising Associates Inc.
Greg Barratt
Shelley & Timothy Barrie
BDO Canada LLP
Beer Store
Rochelle Benoit & Matthew Weber
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
Bruce Caughill
Central Ontario Chinese Cultural Centre
Christie Digital Systems Canada Inc.
Chubb Insurance Company of Canada
Coldwell Banker Peter Benninger Realty
Conestoga-Rovers & Associates Ltd.
Manfred & Penny Conrad
Cowan Benefits Consulting
Don* & Marilyn Craig
Crawford Adjusters Canada Inc.
Crompton Co.

Mary D'Alton
Heidi & Neil Davidson
Deer Ridge Charity Golf Tournament
D'Arcy & Sandy Delamere
Chris & Rick DeVrye
Michael Doughty
David Drewe & Avvey Peters
Michael & Patricia Ennis
D'Arcy & Steve Farlow
Dr. Brian G. Field and Karen Fryday-Field
Gerald & Marg Finnen
Nyle H. Futher
Dianne & Mike Galbraith
Gateman-Millooy Inc
Raymond T. Gibney*
Sharon Gilroy-Dreher
Rodney N. Goetz
Gowling WLG (Canada) LLP
Dorothy Greb
H M Advisors Inc.
H.B. Gordon Education Foundation
Arthur H. Hahn*
Jac N. & Kusum Hanemaayer
Paul G. Haslam
Estate of Martha M. Hauck
Donald & Jo-Anne Haycock
Ewout Heersink
William R. Henderson*
William Herzog*
Hi-Tech Hockey League
Hogg Fuel & Supply
Suzanne Hyatt
Imasco Limited
Ivey Foundation
Joseph E. Seagram & Sons Ltd.
James & Lee Kay
Martha Kays*
John & Sandy Kendall
Marlene Kennedy
Kitchener-Waterloo Oktoberfest
Iain Klugman
Carl* & Jean Knell

Dave and Allyson Kroetsch
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
Gytis T. Matulus & Jean L. Hein
Harvey Ian McIntosh
Chris McLean
McNeil Consumer Healthcare
Andrea Mickie
Miller Thomson LLP
William A. Moeser*
Corinne Moffatt*
Carol Moogk-Soulis & Eric* 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
The Probus Club of Kitchener-Conestoga
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
 Sandvine Incorporated
 Edward G. Schafer
 Michael Schmidt & Suzanna Walter
 Joan & Michael Schurter
 Ron & Susan Schwark
 Harold F. Snyder*
 Terry & Wayne Snyder
 Lindsay & Louise Somerville
 Dr. Donald Spink*
 S-S Technologies
 Sweeny & Co Architects
 Donald S. Sykes*
 Gerald & Susan Taylor
 The Cloverleaf Foundation
 Ellen Todd*
 Anne Trussler
 David & Kitty Uffelmann
 Leslee Urquhart
 Uvaro
 Tatyanna & Terry van Lenthe
 Vidyad
 W.C. Haves Professional Corporation
 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
 Heather Wright
 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 & Susan Quarry
Douglas G. Brock	Irene Rooney
Mary Buhr	Stephanie Scandrett
Penny Cleaver	Anne & Malcolm Shantz
Karen Coviello	Brenda & John Thompson
Esther E. Gascho	Karin W. E. Voisin
Carl & Joyce Heck	Gary & Lucinda Wallace
John Hesse	Beverley & Dennis Watson
Janice Moore	Michelle & Rob Way
Dianne & Wayne Moser	David J. Westfall
Lois Norris & Leonard VanWonderen	Ross Wilson

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, contact Dan Robert at dan@kwcf.ca or **519-725-1806 x 205**.

NOTES:

*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.

2020

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 between 2016 and 2019 was relatively stable despite volatile investment markets. In 2020, we granted \$5.7 Million across our community, of which over \$2 Million was to directly support COVID-19 sustainability and recovery. In this unprecedented year, we were able to increase our granting by 65% over 2019.

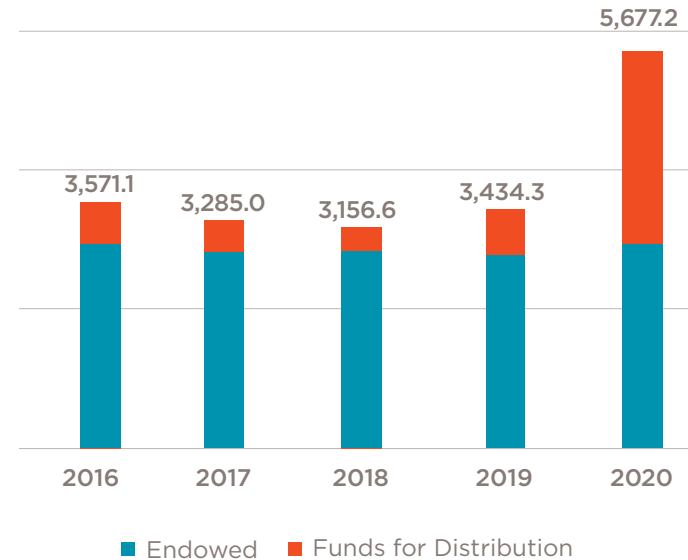
Note: Through the use of Stabilization Reserves for each of our funds, KWCF continues to be positioned to ensure stable endowed granting in the future.

Operating costs are funded primarily by fees levied on assets under management. The average fee that supports our operations is 1.2%.

In 2020, our Community Fund grants focused on the three key priorities identified through Wellbeing Waterloo Region. See page 19 to understand the impact of our grants.

- 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

Granting History (thousands)



GRANTS AWARDED JANUARY 1, 2020-DECEMBER 31, 2020

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.

Affordable Housing Research	100,000
Canadian Mental Health Association Waterloo-Wellington	7,900
Canadian National Institute for the Blind	2,910
Capacity Canada	16,000
City of Cambridge	9,000
City of Kitchener	10,000
City of Waterloo	10,000
Coalition of Muslim Women of KW	16,950
Community Foundation of Nova Scotia	2,500
Community Justice Initiatives of Waterloo Region	18,000
Community Music School of Waterloo Region	11,500
COVID-19 Community Response Fund***	100,000
COVID-19 Support Personal Protective Equipment (PPE)	50,000
COVID-19 Sustainability and Recovery Fund***	158,330
Faith and the Common Good	5,000
Family and Children's Services of the Waterloo Region Foundation	15,000
Focus For Ethnic Women	15,000
HopeSpring Cancer Support Centre	15,000
House of Friendship	18,000
KidsAbility Foundation	17,000
KW Counselling Services	14,500
Marillac Place	11,640
Our Place	23,908
rare Charitable Research Reserve	50,000
Ray of Hope	2,350
Reception House Waterloo Region	18,860
Region of Waterloo	40,000
Schneider Haus National Historic Site	5,000
SHORE Centre	4,500
Strong Start	30,000
The Food Bank of Waterloo Region	14,235
Township of Wellesley	5,000
Township of Wilmot	5,000
Township of Woolwich	5,000
Waterloo Region Crime Prevention Council	15,000
YMCA of Three Rivers - Cambridge & Kitchener-Waterloo	28,000

ONE TIME COVID-19 AND CFC PARTNERSHIP PROGRAMS THROUGH KWCF

COVID-19 Arts Sustainability and Recovery Fund*

Green Light Arts	4,580
K-W Musical Productions	17,000
Numus	800
Pat the Dog Theatre Creation	5,000
Textile Magazine	8,000
The New Quarterly	750
Unwrap Theatre	9,200

COVID-19 BIPOC Sustainability and Recovery Fund*

African Family Revival Organization	10,000
Ethiopian Association of K-W & Surrounding Areas	10,000
Lion's Mane Ministry - Gospel Television MT Space	10,000
Muslim Women of Cambridge	11,000
Neruda Arts	5,000
Reception House Waterloo Region	5,000
Recess Guardians and Preston Heights Community Group	6,000
The Arab Women of Waterloo Region	15,000
THEMUSEUM	6,000
Unwrap Theatre	5,000
Wisahkotewinowak Urban Indigenous Garden Collective	15,000

COVID-19 Community Response Fund

ACCKWA	10,000
Adventure4Change	350
Anishnabeg Outreach	1,000
Cambridge Shelter Corporation	10,000
Canadian Mental Health Association Waterloo-Wellington	20,000
Community Support Connections - Meals on Wheels and More	12,800
House of Friendship	10,000
Independent Living Centre of Waterloo Region	20,000
Kitchener Downtown Community Health Centre	839
oneROOF Youth Services	12,500
Supportive Housing of Waterloo	20,000
The Food Bank of Waterloo Region	15,000
The Salvation Army Community and Family Services - Kitchener	13,200

Emergency Community Support Fund - Community Foundations of Canada

ACCKWA	25,000
Adventure4Change	25,000
Alzheimer Society Waterloo Wellington	44,000
Anishnabeg Outreach	45,000
Brain Injury Association of Waterloo- Wellington	35,460
Canadian Aweil Youth Association	29,600
Carizon Family and Community Services	38,020
Community Justice Initiatives of Waterloo Region	35,000
Community Support Connections - Meals on Wheels and More	18,424
Elmira District Community Living	25,000
Emmanuel United Church	5,800
Family and Children's Services of the Waterloo Region Foundation	35,000
Global Youth Volunteer Network	21,200
House of Friendship	75,000
KW Counselling Services	43,358
Lutherwood	20,000
oneROOF Youth Services	75,500
Parkwood Mennonite Home	20,000
Reception House Waterloo Region	26,900
Sanguen Health Centre	122,160
Sexual Assault Support Centre of Waterloo Region	20,000
SHORE Centre	25,000
Social Development Centre Waterloo Region	75,000
Spectrum - Waterloo Region's Rainbow Community Space	27,500
Supportive Housing of Waterloo	75,000
The Healing of the Seven Generations	30,000
The Pregnancy Centre	5,500
The Working Centre	20,000
Victim Services of Waterloo Region	16,830
Waterloo Region Suicide Prevention Council	10,000
Woolwich Counselling Centre	28,888
YMCA of Three Rivers - Cambridge & Kitchener-Waterloo	19,312

Fund for Gender Equality - Community Foundations of Canada

Sexual Assault Support Centre of Waterloo Region	17,500
SHORE Centre	12,500
Women's Crisis Services of Waterloo Region	20,000

NOTE:

^ The COVID-19 Sustainability and Recovery Fund was allocated to COVID-19 Arts and BIPOC Sustainability and Recovery Funds based on application details.

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

KidsAbility Foundation	6,273
Make-A-Wish Foundation of Canada	2,754
Nutrition for Learning	6,273

Alex Schmidt Memorial Fund

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

Alfred C. & Shirley E. Filsinger Fund

St. Mary's General Hospital Foundation	2,000
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Ann Frank Fund

Hidden Acres Mennonite Camp	1,500
HopeSpring Cancer Support Centre	2,297

Anonymous Fund

32,912

Anonymous Fund

KWCF - Operating Fund***	420
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Anonymous Fund

House of Friendship	800
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Anonymous Fund

Canadian Mennonite	500
City of Waterloo	2,000
Community Support Connections - Meals on Wheels and More	2,000
Conrad Grebel University College	10,000
First Mennonite Church - Kitchener	10,000
House of Friendship	5,000
KidsAbility Foundation	5,000
Kitchener-Waterloo Symphony	5,000
KW Counselling Services	10,000
K-W Seniors Day Program	5,000
Mennonite Central Committee Ontario	10,000
Rockway Mennonite Collegiate	10,000
Shalom Counselling Services	6,000
Silver Lake Mennonite Camp	5,000
The Working Centre	5,000
Willowgrove	10,000

Audrey and Gerald Moser Trust

Carmel of St. Joseph	2,000
Community Support Connections - Meals on Wheels and More	10,500
KidsAbility Foundation	2,000
KW Counselling Services	2,000

Barb and Bill Hall Charitable Fund

Canadian Cancer Society, Ontario Division	725
Grand River Hospital Foundation	725
Hospice of Waterloo Region	725
McMaster University	725
Mennonite Central Committee Ontario	725
St. Mary's General Hospital Foundation	1,450
The ILC Charitable Foundation	725

The Barry and Shirley Humphrey Fund

COVID-19 Sustainability and Recovery Fund***	10,000
Grand River Hospital Foundation	7,400
St. Mary's General Hospital Foundation	7,400

Brenda and Peter Hallman Family Fund

Hospice of Waterloo Region	6,550
House of Friendship	2,300
KWCF - Community Fund***	13,100
Rockway Mennonite Collegiate	200
United Way Waterloo Region Communities	6,550

Brian & Irene Allison Fund

Horse Rescue Ontario & Sanctuary	460
Kitchener-Waterloo Humane Society	460
National Service Dog Training Centre	460
Ontario Society for the Prevention of Cruelty to Animals	460
Pride Stables	460

The Brian and Pauline Fisher Fund

Community Support Connections - Meals on Wheels and More	5,000
Food4Kids Waterloo Region	5,000
ForUsGirls Foundation	5,587
Lutherwood	2,836
Mennonite Coalition for Refugee Support	5,000
The Food Bank of Waterloo Region	5,000
Town of Innisfil	10,111
United Way Waterloo Region Communities	2,500
Waterloo Region Suicide Prevention Council	2,836

Bryce and Nancy Walker Family Fund

Grand River Hospital Foundation	2,300
KWCF - Operating Fund***	12,845
Rideau Waterway Land Trust	2,000
United Way Waterloo Region Communities	2,000

Communitech COVID-19 Response Fund

ACCKWA	40,757
Carizon Family and Community Services	40,757
Food4Kids Waterloo Region	2,500
Nutrition for Learning	2,500
Sanguen Health Centre	40,757

Sexual Assault Support Centre of Waterloo Region	40,757
The Working Centre	2,000
Women's Crisis Services of Waterloo Region	40,757
YW Kitchener-Waterloo	3,075

The David and Eleanor Yach Family Fund

Carizon Family and Community Services	4,000
COVID-19 Community Response Fund***	4,000
Strong Start	4,000

David Clare & Susan Ferne Bender Family Fund

Canadian Mental Health Association Waterloo-Wellington	1,533
Nutrition for Learning	1,533
Women's Crisis Services of Waterloo Region	1,533

David Johnston R+T Park Community Impact Fund

Community Justice Initiatives of Waterloo Region	5,000
KidsAbility Foundation	300
Kinbridge Community Association	5,000
Reception House Waterloo Region	5,000

Don Hutzler & Elaine King Fund

Community Support Connections - Meals on Wheels and More	2,100
Grand River Hospital Foundation	15,000
St. Mary's General Hospital Foundation	15,000
The Food Bank of Waterloo Region	2,000
Women's Crisis Services of Waterloo Region	2,100

The Donald Lynes Family Fund

Family and Children's Services of the Waterloo Region Foundation	500
The Food Bank of Waterloo Region	5,000

Dylan Galilee "Love Joy Laughter" Fund

Conestoga College Institute of Technology and Advanced Learning	500
Western University	500

Elizabeth and Cam Witmer Family Fund

Pride Stables	200
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Erb & Good Family Funeral Home Community Fund

Big Brothers Big Sisters of Waterloo Region	3,300
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Eric and Muriel Misch Family Fund

KidsAbility Foundation	5,733
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Lisaard & Innisfree Hospice	5,733	Harold and Gloria Chapman Family Fund		The Jim and Sandy Beingsner and Family Fund	
The Food Bank of Waterloo Region	5,733	Communitech COVID-19 Response Fund***	2,800	Chalice (Canada)	350
Farwell4Hire Fund		Grand River Hospital Foundation	1,000	Equestrian Order of Holy Sepulchre of Jerusalem Lieutenancy of Eastern Canada	1,000
Child Witness Centre	20,000	Hartman and Brenda Krug Family Fund		Grand River Conservation Foundation	500
Cystic Fibrosis Canada	36,244	St. Mary's General Hospital Foundation	3,400	Grand River Hospital Foundation	1,000
Habitat for Humanity Waterloo Region	20,000	Heart Beats Hate Fund		Hospice of Waterloo Region	7,500
House of Friendship	20,000	Big Brothers Big Sisters of Waterloo Region	500	House of Friendship	500
The Food Bank of Waterloo Region	2,834	Food4Kids Waterloo Region	500	KidsAbility Foundation	500
Women's Crisis Services of Waterloo Region	20,000	KidsAbility Foundation	1,000	Right to Life Association of K-W & Area	200
YW Kitchener-Waterloo	20,000	Nutrition for Learning	500	Society of St. Vincent de Paul	500
Firecracker Fund (In Memory of Lynsey Frangakis)		Send'em Off Smiling	500	St. Mary's General Hospital Foundation	1,000
Ryan Saturno Patient Amenities Fund	300	Strong Start	1,000	The May Court Club Of Kitchener-Waterloo	500
Young Adult Cancer Canada	300	The Food Bank of Waterloo Region	1,000	The Working Centre	1,000
Florence Louise Marsland Fund		Helen and John Beynon Family Fund		United Way Waterloo Region Communities	1,000
KidsAbility Foundation	7,050	COVID-19 Community Response Fund***	2,200	University of St. Michael's College	450
Kitchener-Waterloo Symphony	7,050	The Hilde English Memorial Fund		The Jim and Sue Hallman Family Fund	
From "A St. Jerome's Boy" (St. Jerome's High School)		COVID-19 Community Response Fund***	150	Big Brothers Big Sisters of Waterloo Region	5,000
Food4Kids Waterloo Region	3,000	The Working Centre	350	Cambridge Self-Help Food Bank	3,000
Nutrition for Learning	7,000	University of Waterloo	500	Carizon Family and Community Services	10,000
Waterloo Region Catholic Schools Foundation	18,000	Wilfrid Laurier University	1,000	Drayton Theatres Inc.	1,000
Fung Family Fund		Horace and Rita Coelho and Family		Elmira Developmental Support Corporation	20,000
COVID-19 Community Response Fund***	850	Unsung Heroes Fund		Family and Children's Services of the Waterloo Region Foundation	10,000
COVID-19 Sustainability and Recovery Fund***	850	Society of St. Vincent de Paul	1,600	Grand River Hospital Foundation	5,000
George Chatzis Legacy Fund		Hughraine Fund		Greenway-Chaplin Community Centre	3,000
Sunbeam Community & Developmental Services	1,050	Amnesty International Canadian Section	3,410	Hockey Helps the Homeless K-W	1,000
Gina and Kuldeep Chhatwal Family Trust		Canadian National Institute for the Blind	5,115	House of Friendship	10,000
COVID-19 Community Response Fund***	5,200	Canadian UNICEF Committee	3,751	Juvenile Diabetes Research Foundation	4,000
Greater KW Chamber of Commerce - Corporate Challenge Fund		Canadian Warplane Heritage	341	KidsAbility Foundation	30,000
Kitchener Downtown Community Health Centre	2,500	Centre Wellington Food Bank	1,535	KidSport Canada - Ontario - KW Chapter	5,000
Mennonite Coalition for Refugee Support	2,500	Elora Pastoral Charge	341	Kitchener-Conestoga Rotary Club	800
Nutrition for Learning	2,100	Engineers Without Borders Canada	1,364	MennoHomes	1,000
GSC Sherry Peister Community Impact Fund		Farm Radio International	682	Mennonite Central Committee Ontario	10,000
COVID-19 BIPOC Sustainability and Recovery Fund***	25,000	Guelph-Wellington Women in Crisis	1,023	Mennonite Economic Development Associates of Canada	10,000
COVID-19 Community Response Fund***	10,000	Hamilton Health Sciences Foundation	1,023	Nutrition for Learning	5,000
Kitchener Downtown Community Health Centre	78,000	Kitchener-Waterloo Symphony	341	SHORE Centre	4,000
Sunbeam Community & Developmental Services	50,000	KW Access-Ability	3,750	Social Venture Partners Waterloo Region	2,500
The Hajra and Ross Wilson Fund for Arts Numus		Save the Children - Canada	3,410	St. Mary's General Hospital Foundation	5,000
	4,200	The Leprosy Mission Canada	3,410	Strong Start	10,000
		The Ontario Educational Communications Authority (TVOntario)	1,023	Sunrise Therapeutic Riding & Learning Centre	2,000
		United Church of Canada	1,194	The Food Bank of Waterloo Region	3,000
		World Federalist Foundation	2,387	The Hallman Chapel Inc.	2,500
		James E. Lipskie Memorial Fund		The Working Centre	15,000
		The Working Centre	500	United Way Waterloo Region Communities	2,500
		Jenkins Sauer Fund		YW Kitchener-Waterloo	3,840
		COVID-19 Community Response Fund***	2,618		

Jim Wilken Fund		Sexual Assault Support Centre of Waterloo Region	250	Nancy Borusiewich Fund	
Canadian Mental Health Association Waterloo-Wellington	750	SHORE Centre	250	Kitchener-Waterloo Symphony	700
Women's Crisis Services of Waterloo Region	750	Silver Lake Mennonite Camp	300	Ormston Family Fund	
				Grand River Hospital Foundation	13,400
John A. McLennan Family Fund		Mary and Warren Ober Fund		Ovi and Ligia Grada Family Fund	
Amici Camping Charity	1,500	Grand River Hospital Foundation	2,000	Greater Europe Mission - Canada	3,000
Grand River Hospital Foundation	2,550	Kitchener-Waterloo Symphony	1,700	Ravi Zacharias International Ministries Canada	10,000
Hospice of Waterloo Region	2,550	St. Mary's General Hospital Foundation	2,000		
The Birnie Hodgetts Children's Fund	1,500	The Food Bank of Waterloo Region	2,000		
Waterloo Wellington Down Syndrome Society	2,550				
Women's Crisis Services of Waterloo Region	2,550	McMurtry Family Fund		Paul Kuntz Legacy Fund	
		Perimeter Institute for Theoretical Physics	2,000	Child Witness Centre	1,000
		rare Charitable Research Reserve	1,000	oneROOF Youth Services	600
Ken Murray Fund		Shad Canada	5,000	Sexual Assault Support Centre of Waterloo Region	1,000
Boys and Girls Club of Niagara	1,000	The Working Centre	5,000	Women's Crisis Services of Waterloo Region	1,000
Boys and Girls Clubs of Canada	3,000	United Way Waterloo Region	15,000	YW Kitchener-Waterloo	1,000
COVID-19 Sustainability and Recovery Fund***	1,420	YMCA of Three Rivers - Cambridge & Kitchener-Waterloo	5,000		
Generation Chosen	4,000			Pollock Family Fund	257,700
Guelph Chamber Choir	1,500	Merv and Diane Redman Family Fund		Bow Valley Mountain Bike Alliance	
Homewood Research Institute	1,000	Grand River Hospital Foundation	4,900	Cambridge & North Dumfries Community Foundation	
Kitchener-Waterloo Symphony	6,500			Cambridge Memorial Hospital Foundation	
The Working Centre	3,000	The Moe Norman Memorial Fund		Cambridge Symphony Orchestra	
University of Waterloo	2,250	House of Friendship	1,000	Covenant Foundation	
Wilfrid Laurier University	8,000	The Food Bank of Waterloo Region	1,000	Diabetes Canada	
		University of Waterloo	1,000	Eden Mills Writer's Festival	
		Waterloo Regional Crime Stoppers	4,100	Grand River Conservation Foundation	
Landmann Family Fund		The Motz Family Endowment		Grand River Hospital Foundation	
Adventure4Change	10,300	Community Justice Initiatives of Waterloo Region	9,000	Hope for Wildlife	
Button Factory Arts	5,000	COVID-19 Community Response Fund***	12,500	Junior Achievement of Waterloo Region	
Calcutta Rescue Canada	2,000	COVID-19 Sustainability and Recovery Fund***	12,500	Kitchener-Waterloo Art Gallery	
Days for Girls	2,000	Focus For Ethnic Women	10,000	Kitchener-Waterloo Symphony	
Focus on Nature	2,172	Sanguen Health Centre	45,000	Lisaard & Innisfree Hospice	
Lost & Found Theatre Inc.	3,000	The Working Centre	2,000	Meaford Hospital Foundation	
Mainline Theatre	2,000			Nature Conservancy of Canada	
oneROOF Youth Services	2,000	The Musagetes Fund		Nota Bene Baroque Players	
Parents for Community Living	2,000	Art\$Pay	2,000	Ontario Nature	
Textile Magazine	12,000	CAFKA - Contemporary Art Forum Kitchener and Area	15,000	Perimeter Institute for Theoretical Physics	
Unitarian Church of Montreal	2,000	Canadian Clay and Glass Gallery	10,000	rare Charitable Research Reserve	
		Eden Mills Writer's Festival	10,000	Rosedale United Church	
Lions Club of Kitchener Community Service Fund		Kitchener-Waterloo Art Gallery	25,000	St. John's Kilmarnock School	
Lions of Canada Fund for LCIF	4,800	Kitchener-Waterloo Symphony	31,300	St. Mary's General Hospital Foundation	
		Luminato Festival	30,000	University of Waterloo	
Lonsdale and Roberta Schofield Fund		MT Space	15,000	Waterloo Region Museum and Historic Site Waterloo	
Adventure4Change	6,800	Open Ears Festival of Music and Sound	10,000	Wilfrid Laurier University	
Lutherwood	10,000	Pat the Dog Theatre Creation	10,000		
Nutrition for Learning	10,000	Perimeter Institute for Theoretical Physics	10,000	The Robert Caldwell Fund	
		rare Charitable Research Reserve	200,000	Lisaard & Innisfree Hospice	200
Lorne and Vera Caughill Education Fund		SHORE Centre	2,000	St. John Ambulance	350
Waterloo Education Foundation	500	The New Quarterly	12,000		
		THEMUSEUM	25,000		
Marianne and Jim Erb Family Fund					
House of Friendship	1,000				
Mennonite Coalition for Refugee Support	250				
Ontario Mennonite Relief Sale	250				
Protect Our Winters	500				

Rosalind & Dieter Kays Family Fund		The Victoria D'Agostino Children's Benefit Fund		Dorothy Shoemaker Literary Award Fund	
Grand River Hospital Foundation	1,500	Children's Health Foundation	2,000	Kitchener Public Library	5,500
Hospice of Waterloo Region	850	Crohn's and Colitis Foundation of Canada	2,000	Dr. John D. Stewart Fund	
Lutherwood	850	YW Kitchener-Waterloo	2,870	KWCF - Community Fund***	32,800
St. Mary's General Hospital Foundation	1,500				
Ruth Doelle Fund		Victoria J. Suljak Memorial Fund		Emmerton Fund Alzheimer	
Canadian Bible Society	2,620	Bereaved Families of Ontario - Midwestern Region	500	Alzheimer Society Waterloo Wellington	1,000
Canadian Lutheran World Relief	2,620	Conestoga College Institute of Technology and Advanced Learning	1,000	Emmerton Fund Heart & Stroke	
Grand River Hospital Foundation	2,620	Ray of Hope	600	The Heart and Stroke Foundation	1,000
St. Mary's General Hospital Foundation	2,620	St. Anthony Daniel Church	500	Emmerton Fund Hospital Equipment	
The Food Bank of Waterloo Region	2,620	The Food Bank of Waterloo Region	600	Grand River Hospital Foundation	3,500
		Women's Crisis Services of Waterloo Region	600	St. Mary's General Hospital Foundation	3,500
The Savvas & Lenia Chamberlain Fund		Wagner Livock Fund		Emmerton Fund House of Friendship	
Mennonite Central Committee Ontario	2,250	Kitchener-Waterloo Symphony	1,797	House of Friendship	1,000
oneROOF Youth Services	7,000	Lutherwood	1,797	Esther Bingeman Gascho Fund	
Sexual Assault Support Centre of Waterloo Region	2,250			House of Friendship	2,500
		Walter and Florence Martin Endowment Fund		The F. P. Schneider Memorial Fund	
Sharon and Paul Good Fund		St. Mary's General Hospital Foundation	5,100	Kitchener-Waterloo Symphony	4,200
Canadian Lutheran World Relief	1,000	Walter and Jean Hachborn Fund		Gummow Hospital Support Fund	
Family and Children's Services of the Waterloo Region Foundation	1,000	KW Counselling Services	16,100	Grand River Hospital Foundation	2,450
Grace Lutheran Church	1,000	Woolwich Community Services	5,000	St. Mary's General Hospital Foundation	2,450
		Westfall and Hill Family Fund		The Howard G. Schneider Cancer Care Fund	
The Spinnaker Fund		Grand River Hospital Foundation	8,500	Grand River Hospital Foundation	3,200
actOUT! Kitchener Waterloo Children's Drama Workshop	7,667	Pride Stables	9,500	Intentions of A and M Fund	
Community Music School of Waterloo Region	4,400	St. Mary's General Hospital Foundation	8,500	Carmel of St. Joseph	7,000
Galt Little Theatre	13,000	Westmount Golf Charity Fund		Miller Thomson Community Fund	
Kitchener-Waterloo Chamber Orchestra	5,000	<i>Westmount Charity Golf Tournament Fund</i>		KWCF - Community Fund***	1,700
MT Space	20,000	<i>Westmount Oktoberfest Charity Pro-Am Golf Tournament Fund</i>		Murray Fried Fund	
Wisahkotewinowak Urban Indigenous Garden Collective	2,633	Big Brothers Big Sisters of Waterloo Region	10,900	City of Kitchener	3,300
				Scouts Canada - Central Escarpment Council	6,600
Steffensen Family Fund		DESIGNATED FUNDS		The Nancy Paul-Fisher Memorial Fund	
COVID-19 Community Response Fund***	12,800	<i>Designated Funds allow Donors to select the causes they'd like to support in perpetuity.</i>		Women's Crisis Services of Waterloo Region	2,100
TD Employees Endowment Fund		Alice Elizabeth Brown Fund		Retired Business & Professional Men's Club of K-W Fund	
Child Witness Centre	1,150	CODE	4,250	Junior Achievement of Waterloo Region	1,200
Family and Children's Services of the Waterloo Region Foundation	1,150	Operation Eyesight	4,250	Reuben Edwin Cleghorn Fund	
		Black Brass Fund		Carleton University	1,050
The Ted and Andrea Witzel Family Fund		Toronto All Star Big Band	100	McMaster University	2,350
Nutrition for Learning	5,000	The Charles E. Heller Fund		University of Guelph	100
ToastyToes Waterloo Region Fund		Trillium Lutheran Church	5,600		
House of Friendship	2,000				
oneROOF Youth Services	2,000				
Sexual Assault Support Centre of Waterloo Region	500				
Uvaro Community Fund					
COVID-19 Community Response Fund***	339				

The Woolwich Community Fund	
Strong Start	3,000
Kate's Kause	3,000
Junior Achievement of Waterloo Region	1,000
Bringing on the Sunshine	3,700

The Woolwich Community Fund - Fountain of Memories Award	
Brain Injury Association of Waterloo-Wellington	1,500
Junior Achievement of Waterloo Region	300

Youth Advisory Council (YAC) Fund	
YMCA of Three Rivers - Cambridge & Kitchener-Waterloo	2,000

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

The Christine Fisher Memorial Student Award Fund	
University of Waterloo	4,400

Ernest Kendall Award Fund	
Waterloo Education Foundation	1,300

France-Anne Sweeny "Making a Difference" Fund	
Cambridge Rotary Club	200
Canadian Mental Health Association Waterloo-Wellington	200
Carleton University	1,000
Community Support Connections - Meals on Wheels and More	200
Cornerstone Community Church	200
Heritage College & Seminary	1,000
KidsAbility Foundation	400
McMaster University	2,000
Muslim Association Canada	200
Open Doors Canada	200
Redeemer University College	1,000
Salvation Army Community Church	200
SMILE Canada	200
The Food Bank of Waterloo Region	200
The Gathering Church	200
The Ontario Christian Gleaners	200
Tostan Canada	200
University of Guelph	3,000
University of Waterloo	8,000

Waterloo Education Foundation	200
Western University	2,000
WWF Canada	200
YMCA of Three Rivers - Cambridge & Kitchener-Waterloo	200
York University	1,000
YWCA Cambridge	200

The John R. Robins Fund	
Conestoga College Institute of Technology and Advanced Learning	4,900

The Kitchener Rangers Hockey Club Scholarship Fund	
Acadia University	3,948
Queen's University	2,000
Ryerson University	2,800
St. Francis Xavier University	11,094
University of Prince Edward Island	4,000
Wilfrid Laurier University	2,000

The Mac Voisin Scholarship Series Fund	
Conestoga College Institute of Technology and Advanced Learning	3,000

R. Jack Middlemass Memorial Fund	
Grand River Hospital Foundation	700
Laurentian 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
Canadian Clay and Glass Endowment Fund	19,500
Child Witness Centre - Balsillie Endowment Fund	2,400
Community Support Connections Fund - Meals on Wheels and More	30,700
Grand River Conservation Fund	1,600
Homer Watson House & Gallery Endowment Fund	1,700
Hospice of Waterloo Region Endowment Fund	1,100
Junior Achievement Terry Burch Memorial Fund	1,700

KidsAbility Foundation Endowment Fund	34,700
Kitchener Conestoga Rotary Club Endowment Fund	11,100
Kitchener Sports Association Legacy Fund	96,540
Kitchener-Waterloo Counselling Services Endowment Fund	1,100
KWCF Operating Endowment Fund	6,900
Parents for Community Living Robert Denomme Fund	4,100
Scouts Canada - North Waterloo District Endowment Fund	2,300
St. Mary's General Hospital Foundation Physician's Endowment Fund	3,900
The Choices Fund	7,700
The United Way Forever Fund	109,200
The Uptown Waterloo Jazz Festival Endowment Fund	1,900
Waterloo Public Library Endowment Fund	6,200
Waterloo Public Library Summer Reading Club Fund	3,000
YW Emergency Shelter Fund	41,300
YW General Fund	34,300
Zonta Club of Kitchener Waterloo Fund	2,000

Total 2020 Grants 5,677,153

ADDITIONAL FUNDING

COVID-19 BIPOC Sustainability and Recovery Fund	
Project UP (Unleash Potential)	15,000
You vs You Basketball Training	15,000

Investment Readiness Program - Community Foundations of Canada	
Community Justice Initiatives of Waterloo Region	14,000
Extend-A-Family Waterloo Region	11,000
Family and Children's Services of the Waterloo Region Foundation	12,500
Guelph Community Health Centre - The SEED	16,250
KidsAbility Foundation	25,000
MennoHomes	31,562
Northern Village*	11,300
REEP Green Solutions	17,000
Sanguen Health Centre	15,000
Sumac Community Worker Co-operative*	80,000

Total 2020 Additional Funding 233,612

NOTES:

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

*Funding distributed by The Region of Waterloo.



2020 Financial

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.

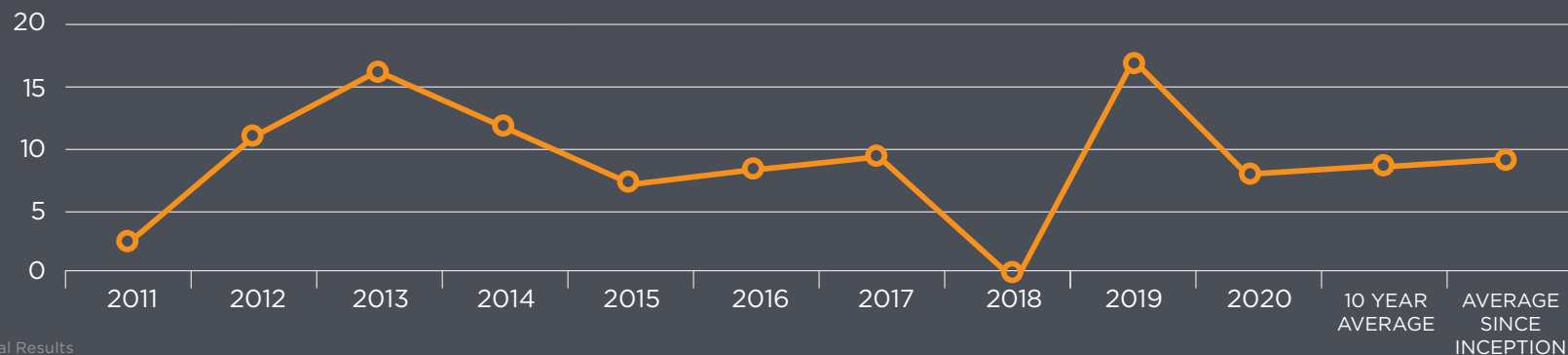
As of December 31, 2020, KWCF managed an investment portfolio of \$120,270,925, an 11% increase over 2019. This included KWCF owned assets of \$94,348,556 and an additional \$25,922,369 that we manage on behalf of six charities.

KWCF Investments

In 2020, KWCF's return on pooled investment funds was 7.9% versus the benchmark return of 9.8%. (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 Investment Committee continues to monitor the portfolio with an overall goal to maximize returns while protecting the capital of our investments over the long term.

INVESTMENT RETURNS (%)



results

Additional Financial Background

The key to successful endowment funds is investment. Our experienced 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:



88%

Affordable Housing

2020 Impact Investment Focus Area

1%

Other

11%

Social Inclusion

Impact Investing

In 2012, KWCF's Board of Directors approved impact investments as part of KWCF's investment mix. In 2020, 10% of our portfolio is allocated to Direct Impact Investments and we are taking intentional steps toward a Socially Responsible Investing* strategy.

KWCF's 2020 impact investments are aligned with the three focus areas of Wellbeing Waterloo Region, a community-wide initiative with a goal of making transformational change in community wellbeing. This includes Affordable Housing, Healthy Children & Youth, and Social Inclusion. However, we are always open to receiving applications in other areas that demonstrate strong positive and/or environmental impact.

We are pleased to report that over the past 10 years our portfolio has averaged 8.9%, and since inception in 1984, KWCF's investment return has averaged 9.5%.

*Socially Responsible Investing (SRI) is an investing strategy that aims to generate both social change and financial returns for an investor. Socially responsible investments can include companies making a positive sustainable or social impact.

2020 Financial results

Kitchener Waterloo Community Foundation Condensed Financial Statements

Condensed Statement of Financial Position as of December 31, 2020, with Comparative Information for 2019

	2020	2019
ASSETS		
Investments at market value [Note 1]	\$ 87,548,556	\$ 84,640,427
Other	8,139,430	920,190
TOTAL ASSETS	95,687,986	85,560,617
LIABILITIES AND FUND BALANCES		
LIABILITIES		
Grants Payable and Other Liabilities	417,471	246,222
Deferred Revenue	118,119	110,691
TOTAL LIABILITIES	535,590	356,913
FUND BALANCES		
Operating Fund	173,497	153,665
Capital Fund	94,594,360	84,891,600
Funds for Distribution	384,539	158,439
TOTAL FUND BALANCES	95,152,396	85,203,704
TOTAL LIABILITIES AND FUND BALANCES	\$ 95,687,986	\$ 85,560,617

Non-owned Assets [Note 2]

Condensed Statement of Operations

Year Ended December 31, 2020, with Comparative Information for 2019

	2020	2019
REVENUE		
Donations	\$ 11,475,012	\$ 2,922,823
Investment Income (Loss)	5,735,588	11,852,051
Other (Grant Income, Sponsorships, etc.)	359,460	102,068
Administration Fees	112,030	98,119
	17,682,090	14,975,061
EXPENSES		
Grants	5,677,153	3,434,346
Operating Expenses	2,056,245	1,794,579
	7,733,398	5,228,925
Excess of Revenue over Expenses	9,948,692	9,746,136
Fund Balances, Beginning of Year	85,203,704	75,457,568
FUND BALANCES, END OF YEAR	\$ 95,152,396	\$ 85,203,704

Condensed Notes to Kitchener Waterloo Community Foundation Financial Statements

Note 1. Investments as of year end.

	2020	2019
MARKET VALUE		
Bissett Core Equity Fund	\$ 10,821,208	\$ 11,431,422
Connor Clark & Lunn Canadian Equity Fund A	11,501,103	11,331,477
TD Emerald Canadian:		
Core Plus Bond Pooled Fund	20,443,316	24,492,325
Short-Term Investment Fund	9,303,373	3,488,624
TD Emerald Global Equity Shareholder Yield Pooled Fund	13,519,564	15,249,800
Walter Scott and Partners Global Equity Fund	16,616,996	15,620,883
Rae & Lipskie Investment Management	468,145	451,586
COST		
Community Forward Fund	560,000	1,060,000
Local Impact Investments	4,314,851	1,514,310
TOTAL	\$ 87,548,556	\$ 84,640,427

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.

	2020 Market Value	2019 Market Value
The amounts under administration are as follows:		
Carizon	\$ 1,211,520	\$ 1,131,750
The Catholic Community Foundation of Waterloo Region Fund	2,979,024	2,964,215
Lisaard House/Innisfree House Fund	8,910,033	8,311,808
Sunbeam Community & Developmental Services Fund	1,094,041	1,022,104
THEMUSEUM Endowment Fund	1,379,576	1,182,987
Cambridge & North Dumfries Community Foundation	10,348,175	9,431,554
TOTAL	\$ 25,922,369	\$ 24,044,418

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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John Bowden

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Lynne Short

Vice President
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Rochelle Benoit

Marketing & Design
Specialist
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Vinnie Recile

Chief Financial Officer

left to right: Dan Robert, Elizabeth Heald, Elva Zhou, John Bowden, Lorena Andradi, Lynne Short,
Mackenzie Ainlay, Rochelle Benoit, Sarah Witmer, Vinnie Recile

**2020 was a challenging
year... and we wanted
to pause and say**

Thank you

Thank you to our Fundholders, and others in the community who stepped up with donations to support those requiring assistance.

Thank you to the local charities, not for profits, grassroots organizations, groups and individuals who have worked tirelessly to assist people in our region.

Thank you to our volunteers, and volunteers with other organizations, who shared their time and expertise to make a difference during the pandemic.

Thank you to the investors that made impact investments to provide social and environmental benefit in our community.

Thank you to all of those on the frontlines who stepped up to provide comfort, care and service in a multitude of ways.

Thank you to everyone who put their hand up in a time of need and asked "How can I help?"

Thank you for the opportunity to serve Waterloo Region.

We will continue to focus on "Making It Easy for People to Do More Good" through Granting, Impact Investing and Convening.

Together, we will create caring communities where everyone thrives.

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.