



Cambridge &
North Dumfries
**Community
Foundation**

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 @cndcf  @cndfoundation

www.cndfoundation.org

Connecting donors who care with #CausesThatMatter since 1997.



Cambridge & North Dumfries
Community Foundation



2018
ANNUAL REPORT



Cambridge &
North Dumfries
**Community
Foundation**

Our Mission

Engaging locally to connect projects and ideas with resources that help our community now and forever.

Our Vision

A forever resource for community-building in Cambridge and North Dumfries.

Our Values

TODAY Collaboration leading to immediate impact on strong and diverse communities.

TOMORROW Leadership through knowledge-sharing

FOREVER Sustainable stewardship of resources



Board of Directors



Don Daggett
Chair



Mike Braga
Vice-Chair



Richard Beatty
Treasurer



John Egoff
Past Chair



Sharon Livingstone



Nicola Melchers



Pedro Ribeiro



Anne Tinker



Michael Smith



Darren Juneau



Darren Rennie

A Message from the Chair and Executive Director



Partnerships move our communities forward, and 2018 was a year for partnerships!

Your Community Foundation's work with the House of Friendship's "Close to Home" capital campaign in 2017-18, helped to highlight the important work. Sharing this information with our donors made it easy for them to support the initiative, and the partnership provided a win-win opportunity for our community.

A second partnership in 2018 with Wellbeing Waterloo Region gave us the opportunity to highlight "ALL IN 2020", a program of the Housing & Homelessness Umbrella Group, aimed at eliminating chronic homelessness in our region by the end of 2020. You will find more information about ALL IN 2020 later in this report.

We continue to build our assets under management, and in 2018 these topped the \$12 million mark, a stretch goal set out in our three-year strategic plan, and a milestone to be celebrated.

A second milestone was reached when we exceeded our previous granting levels to 116 charitable and non-profit organizations. In total, more than half a million dollars was disbursed through community grants, donor-designated funds, donor-advised funds, bequests, flow-through donations and Kids to Camp grants. The final number was \$586,000, up from \$473,000 in 2017, and this brings our total granted to the community over the past 21 years to more than \$4.2 million.

The Foundation's Board of Directors was awarded the Volunteer Action Centre of Waterloo Region's Board Volunteer Impact Award in May 2018. This annual award ceremony honours dozens of individuals who give of their time and expertise every day, and we were humbled to be recognized alongside them.

Looking forward, your Community Foundation will continue to work in close collaboration with Wellbeing Waterloo Region in order to improve the quality of life in our community. We are also focused on increasing the number of endowments, as these will continue to support our community for generations to come, as a **forever** resource.

As a healthy community, ours will continue to grow, and together we will work to identify solutions to the challenges that all communities face. Your Community Foundation's pledge is to continue to develop our resources in order to meet those challenges head-on, and to take a leadership role in ensuring a good quality of life for all, by **connecting donors who care with causes that matter.**

Don Daggett
Board Chair

Anne Lavender
Executive Director

BROUGHT TO
YOU BY THE

191

COMMUNITY
FOUNDATIONS
OF CANADA



COMMUNITY
FOUNDATIONS
OF CANADA

Donors Who Care: Beatty Family Fund

Tell us about your family, your background, and what led you to your decision to establish this endowment?

I grew up in a small town in Manitoba. My family was always giving of their time and involved in community efforts when I was growing up. I have fond memories of spending many hours volunteering at community events, and putting in the ice at our town rink. I've played hockey, and many other sports, all my life, and it has always been very important to me to be a member of a team and to support my teammates and my community. I'm a partner with MNP LLP (accounting, tax, and business advisory firm), and have been with MNP for more than 18 years. My wife and I moved to Ontario 8 years ago, and started our family in this community. We are blessed with two children, Ben (8) and Lexi (6), and we love that they are growing up in this community.

Why did you choose to serve the community through the Foundation?

I joined CND CF's Board of Directors shortly after moving to Ontario from Alberta. I

wanted to get involved in the community and give my time to a local organization. CND CF is a good fit because it allows me to share my skills as well as my time. Amy is a regular volunteer at our children's school, so our involvement as a family is something that our children see on a weekly basis, and we hope this will lead them to understand and appreciate the importance of volunteering and supporting others.

What does your involvement as a Donor with the Foundation mean to you?

Our family fund is very important to us! We established it because we felt it was really important to give back to the community that is providing for our family. CND CF offers a way to give back in a permanent and "forever" way, and setting up the fund was so easy.

Our fund is set up to support the Cambridge Smart & Caring Community Fund and it disburses annually to agencies that apply for community grants. The gap is large between what is needed by local agencies and the funds available to make programs happen, and we're proud to help to close that gap!



Richard Beatty, Board Member with the Cambridge & North Dumfries Community Foundation since 2012, and the organization's Secretary-Treasurer since 2013, has been an outstanding supporter of the Foundation's work. Richard also serves on the Investment Committee and supports the Foundation's events. In late 2017, Richard and Amy, his spouse, made a decision to establish the Beatty Family Fund, an endowed fund that will continue to support our community forever.

You are still a young family with many other commitments, so what would you say to others, at a similar life stage, about establishing a fund?

I would say do it! It feels good to be able to give back to the community. Even if you are on the fence or unsure about what you want your fund to do, or which organizations you wish to support, start off small and build it up over time. You will receive annual reports from the Foundation about the difference your fund is making, and it is wonderful to know that it will go on making a difference **forever**.

An Endowment is a Gift that Gives Forever

When you give to the Cambridge & North Dumfries Community Foundation, you give a gift to your community. The Community Foundation difference is that it will continue to give **forever**. Whether you are an individual, a family or a company that wants to establish a fund, you can start small and build it over time. We have a plan for that!



How Endowed Funds Work

When you make an investment in an endowed fund, by contributing to either an existing fund or by starting your own fund, your gift is never spent. Instead, it is invested, and a portion of the interest earned each year is disbursed to the community. We pool your gift and those of others in order to secure a higher return, and we also protect the value of your original gift by reinvesting a portion of the interest earned. Over time, through our careful stewardship and your continued support, your fund can become a game-changer for our community.

Setting up a New Fund is simple and can be accomplished in just two meetings. We encourage you to consider the best giving options for your specific objectives. Your professional advisor can help you with this too, and we'd be pleased to

connect with him or her to let them know how we can work with them.

- You can make a pledge to reach a certain level of giving in a specific number of years, and then make contributions on a monthly or annual basis.
- You may be at a stage of life where you would like to prepare for a bequest to the Foundation. If this is the case, we will work with you to put in place the fund agreement that will ensure your wishes are known. We can also disburse bequests to other charities for you, making this work simpler for your executors.
- You may be looking for a way to defray taxes, and we can help you to do this while also supporting your community.
- You can choose the way you want to make your gift, whether through a direct financial donation, the gift of an insurance policy, or of securities, to name just a few. Our role is to make this a win-win situation for you and our community.

Three Simple Steps to Establishing Your Fund

- 1 Name your fund. Is there an individual or family you would like to honour? The choice is yours. Once completed, you will receive a fund statement from us every year. This statement will tell you how your fund is growing, and will include information about the organizations you have supported that year. We will also ensure you receive other correspondence to keep you updated on our work.
- 2 Meet with us so we can learn your wishes.
- 3 Sign the fund agreement that we prepare for you, and we'll take care of all the details.

2018 In Memory and In Honor Gifts

Donations are made to the Foundation to recognize achievements, mark milestones and to keep memories alive.

In 2018, donations were made in memory of the following individuals:

Wally Bellinger	Annie Lytle
Elizabeth Dyer	Allan McKay
Ken Engel	Aileen Mollison
Betty Garrett	Sean Murphy
George Gemmell	Marguerite Slee
Gerry Illerburn	Russ Wilson
Kathleen Kempthorne	Jane Wright
Henri-Paul Lacroix	

In 2018, donations were made honouring the following people:

Joby Berman	Jack Jenkins
Melissa Cheater	Kathy Martin
Bill Cowdy	Travis Shipley
David Mossey's Grandchildren	Charles Straus

2018 David Borges Award Recipient

Nominated by Strong Start Charitable Organization, the winner of the 2018 David Borges Award is TW Properties, and its owners, Dave and Brenda Walden.

TW Properties has been an in-kind supporter through the donation of commercial office space to United Way of Cambridge & North Dumfries and the Cambridge & North Dumfries Community Foundation. Finding adequate, affordable space is a challenge that all charities and non-profits face.

TW Properties has also provided warehousing to both the Cambridge and the Hespeler Santa Claus parades, to ensure their committees can be warm and undercover while they assemble their floats. Additionally, Dave shares his expertise in roofing with many non-profit organizations in our community who benefit from his generously provided, and highly skilled, pro-bono consultation.

Retired from the roofing business, Dave remains active with the Ontario Industrial Roofing Contractors Association, working with a committee called Roof Rescue which donates roofing work to non-profit organizations each year.

Dave and Brenda are also supporters of Conestoga College where Dave serves on the Board of Directors and where they offer several bursaries annually to students in the college's trade programs.



“We are honoured to have been nominated and we are humbled to receive this award. It is especially meaningful because I served with David Borges on the Community Foundation’s Board of Directors, and knew him well. Brenda and I have always believed in supporting our community, and we have been involved in very many ways over the years. We know that we are just one of many individuals and companies who give generously to ensure a better quality of life for others. We never expect to be recognized for our efforts, but we will proudly display this award.”



TW Properties and Dave & Brenda Walden support countless causes both in our community and beyond. As well as playing an instrumental role in establishing the Hamilton Learning Centre for Dyslexic Children, Dave is an active member of the Rotary Club of Kitchener-Conestoga, where he is the Chair of Lobsterfest, a fundraising event

event that in June 2018 hosted nearly 1000 community members and raised \$46,000, with the help of more than 100 volunteers.

Brenda Walden has been a dedicated volunteer and supporter of Bereaved Families of Ontario for many years. She also frequently finds herself volunteering in support of the many causes Dave Involves

himself in. Their hearts are in it, and they truly walk the talk, no matter whether it is through gifts of time, talent or treasure. They are quiet in their philanthropy and never look for praise or recognition. Their humble and generous community leadership makes them perfect recipients of the David Borges Award.

215 GRANTS TOTALING \$586,078 WERE GRANTED IN 2018



we supported
116 organizations,
granting **\$43,349**
to housing & shelter



sending **600 kids**
to camp & providing
\$77,325 for youth
development




We
funded
**35 health
related
projects**

AND



\$12,400
in scholarships
to local high school students



The North
Dumfries Smart
& Caring Fund
supported
**8 programs in
North Dumfries**

28 grants were disbursed to support
the work of our Neighborhood
Associations totaling **\$41,237**



Grant Highlights

Calvary Assembly Cambridge

Canada Day Celebration • Grant: \$1,000

Calvary Assembly hosts an annual celebration of Canada's national birthday, where families from our local community can gather together. Each year, they invite the community to celebrate with games, food, inflatables, music, prize give-aways, and a 20 minute pyro-musical fireworks show.

"As an immigrant, Canada day is a special day for my family. We are very grateful for this great nation and of course we want to celebrate big! Throughout these events we sense the closeness of the community and have made some great friends. All of these events are very well organized giving us all a sense of safety and security."

– Cesar & Noelia Orantes



Langs

Summer Day Camp • Grant: \$2,800

The Summer Day Camp serves youth in grades 1-5. Youth take part in a variety of arts and crafts and physical activity games. They also enjoy weekly visits to the splash pad and swimming at the local pool. In addition, participants had weekly outings which included mini-golf, bowling, and a visit to the local conservation area, as well as enjoying guest speakers in the areas of science and art.

"I am so thankful for the support my family was given this summer, that allowed my boys to attend camp for a few weeks. The staff at Langs always make me feel comfortable and work with me to make sure my kids get the same experience as many of their friends." – Connie

Child Witness Centre

Youth Advocacy Program • Grant: \$1,000

Child Witness Centre (CWC) enables Advocates to support children and youth who are victims or witnesses of abuse, along with their caregivers, through the process of a criminal investigation. The Child and Youth Advocacy Centre's Caseworkers support victims, witnesses and their families through the criminal court process when charges are laid. This process ensures they get the support they need to help them deal with the trauma so that they can continue to thrive despite the challenges they have faced.

"The work of the CYAC and the CWC is critical in assisting children navigate the difficult path that is presented to them within the criminal justice system. Advocates within the CYAC provide the critical benefit of giving children and families a sense that they are supported and that they have 'someone in their corner' throughout the process. The benefit associated with helping these children come to terms with the trauma and difficulties that they have experienced over the long term is immense." – Mark Poland, Past Crown Attorney for Waterloo Region and currently Provincial Judge



Grant Highlights



rare Charitable Research Reserve

ECO Camp • Grant: \$1,200

Based out of the rare ECO Centre, children explore limestone cliffs, hike the trails of our old-growth forest, practice organic/alternative gardening, and take part in a hands-on search for a variety of species during these fun-filled weeks. rare ECO Camp provides children the opportunity to develop the knowledge, skills, values, and motivation necessary to become environmentally-responsible citizens – all while having fun.

“C” came to camp having faced some tough emotional situations in the previous months. His gentle and polite manner allowed him to connect with a few other campers initially, but as the week continued he created some really great connections and friendships. “C” quickly showed an appreciation for nature and his surroundings, participating in every activity with an eagerness that was heartwarming and contagious. His parents expressed their gratitude for this opportunity, and indicated that the ECO Camp had been very impactful for him.” – Emily Leslie, rare Charitable Research Reserve

DeafBlind Ontario Services

Sensory Exploration Arts Program • Grant: \$2,400

Through this program, individuals who are deafblind, and those with physical, cognitive, or sensory impairments, were able to benefit through an experiential visual arts program. Program participants become artists for the duration of the camp, and they explore and experience many themes through their senses. They are given the opportunity to express their responses to sensory experiences through visual art, music, drama and dance without direction.



“In one case, an artist who had previously been very restless when attending classes sat calmly to participate in one of our sessions that explored scents of teas from around the world. This individual was fully engaged, smelling teas and was very content, which had never happened previously. This excitement and enthusiasm was only possible because the program was close to home – in Cambridge” – Juliette Coughlan, DeafBlind Services Ontario



Silverheights Neighbourhood Association

High Five Training for Volunteers • Grant: \$1,000

High Five training provides participants with nationally recognized certification that will assist them in working with children’s programs in sports and recreation. This training helps our youth volunteers understand the development of children ages 6-12 which in turn helps our youth volunteers connect to program participants better. It is a certificate program, which all of the youth received.

“One of the most important aspects of this program is that as a result of new skills learned, and knowledge gained, the participants’ self-confidence and self-esteem rose tremendously. What a gift to the young volunteers! We can’t thank you enough for allowing us the opportunity to offer this training.”

– Lori Da Cunha, Executive Director



Idea Exchange

imagineNATIVE Film + Media Arts Festival • Grant: \$2,150

imagineNATIVE is the world's largest presenter of Indigenous screen content. They inspire and connect communities through original, Indigenous film and media arts. Their tour showcases, promotes, and celebrates Canadian and international Indigenous filmmakers and media artists, and creates a greater understanding of Indigenous peoples, cultures, and artistic expressions. On November 13 and 14, 2018 Idea Exchange was honoured to once again welcome imagineNATIVE to Cambridge.

"Thank you Idea Exchange for bringing imagineNATIVE to Cambridge. I enjoyed the screening of Kayak to Klemtu. It is important to hear from Indigenous voices in our public spaces." – Program attendee Diane

Coping Bereavement Support Groups of Ontario

Coping Adventure Camp for Grieving Kids Grant: \$1,185

The Adventure Camp provides an experience for kids who have experienced the loss of a loved one to meet other kids going through a similar experience, and have an opportunity to have fun together.

"After the sudden loss of my husband from suicide, my teenage son had pretty much retreated to his room and there has been very little conversation with me. I could not believe the difference in him after the camp. He is reconnecting with his friends and brings up his Dad in conversation at home. He has told me he now wants to attend the group at the Coping Centre for Teens. I cannot begin to tell you how grateful I am." – Parent of Participant



Parents of Technologically Dependent Children of Ontario/ AKA Kids Country Club

Our Place in the Shade Grant: \$1,600

Kids Country Club is a respite home in Cambridge for medically fragile children. This grant enabled the purchase of outdoor furniture. The children who were residents at the home over the warmer months were able to freely enjoy the outdoor space. Seating is comfortable and the large parasol provided a nice shady place in a full sun backyard. Staff were able to sit outside and read to the children or enjoy a snack in the fresh air.

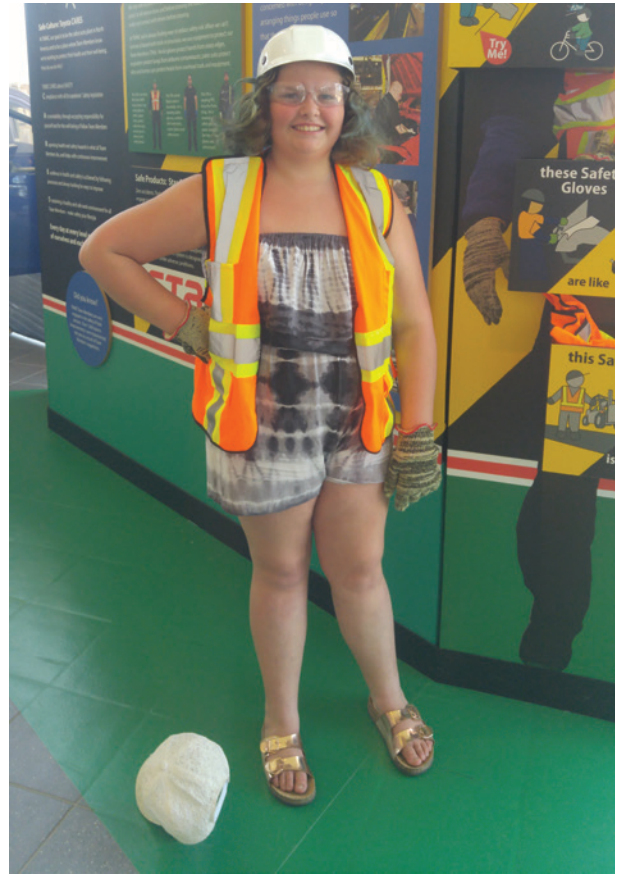
"My son always had a difficult time on grass in the backyard, and the old furniture added to his unsteadiness. Now he is able to sit and enjoy the outdoor space. Thank you." – Parent of Participant

Kids to Camp Highlight

Established in 2004, the Waterloo Region Record-Lyle S. Hallman Foundation Kids to Camp Fund annually provides grants to enable children and youth in need of financial assistance to attend a variety of day or overnight recreational and educational summer camps. In 2018 more than \$48,000 was granted to 26 Summer Camps.



Grantee: YWCA of Cambridge – The W Camp



Camp: The Camp with the STEAM • Grant: \$720

The Camp with the STEAM is a week of discovery, exploration and all things STEAM (Science, Technology, Engineering, Art and Math)! Girls take over The W “lab” to learn the science behind slime, test new recipes and make all their wildest experiments come to life. Art and technology collide to allow girls the opportunity to create what their minds can imagine. Girls are also engaged in off-site trips within our tech-filled community.life. Art and technology collide to allow girls the opportunity to create what their minds can imagine. Girls are also engaged in off-site trips within our tech-filled community.



“I’ve been nothing short of amazed with the increasing confidence each day after I’ve picked my child up. With 3 kids, one being a 9- month-old and the other also needing camp, the budget can get tight. This camp has made our children feel good, and helped at just the right time. Finding a sense of belonging in your community is so important for kids, and what a place to feel welcome! Participating in STEAM programming with just girls has helped my daughter to feel safe enough to push her own limits. She is so much more willing to try new things and she moves through the world with more confidence. My child has asked me over and over to continue attending programs at The W and I am excited to see the growth that happens as we continue to make the W a part of our lives and routines.” – Parent of Participant

You too can contribute to providing meaningful camp experiences for deserving youth in our community. Every dollar contributed to the Waterloo Region Record-Lyle S. Hallman Foundation Kids to Camp Fund goes directly to providing camp subsidies. Contact us today to donate.

2018 Scholarship Recipients



Andrew Arndt



Vannalin Bun



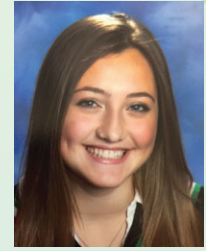
Kristy Censner



Sophia Coelho



Jack Curran



Mackenzie Dawson

Angelo Longo Scholarship

Kristy Censner – Jacob Hespeler Secondary School

Pursuing: Bachelor of Science in Nursing – Conestoga College

John Pennington – Southwood Secondary School

Pursuing: Truck and Coach Technician – Ontario Trades School/Conestoga College

David & Denise Thomas & Family Scholarship

Sophia Coelho – Monsignor Doyle Catholic Secondary School

Pursuing: Biological Sciences – University of Guelph

Dr. Ralph Adams Memorial Award

Sophia Zhang – Preston High School

Pursuing: Life Sciences – McMaster University

Iris Mitten Scholarship Award

Vannalin Bun – Preston High School

Pursuing: Business (BBA) – Wilfrid Laurier University

Luella & George Egoff Scholarship

Alyssa Marina – Monsignor Doyle Catholic Secondary School

Pursuing: Bachelor of Nursing – Conestoga College

R.L Petersen Scholarship

Tahira Naz – Galt Collegiate Institute

Pursuing: Accounting and Financial Management – University of Waterloo

Devan Flaming – Jacob Hespeler Secondary School

Pursuing: Integrated Business and Humanities Program – McMaster University

Madison Mitten – Monsignor Doyle Catholic Secondary School

Pursuing: Business Accounting – Nipissing University

Emily Turchin – Preston High School

Pursuing: Business/Accounting – Wilfrid Laurier University

The Hoegy Scholarship

Kayla Hardman – Glenview Park Secondary School

Pursuing: Early Childhood Education – Conestoga College

Tim Walker Memorial Scholarship Award

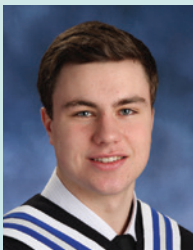
Andrew Arndt – Southwood Secondary School

Pursuing: Bachelor of Science & Environmental Science – Algoma University

Keith Taylor Memorial Scholarship

Colton Hesch – Monsignor Doyle Catholic Secondary School

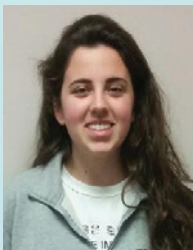
Pursuing: Robotics – Conestoga College



Devan Flaming



Alyssa Marina



Madison Mitten



Tahira Naz



Emily Turchin



Sophia Zhang



2018 Grant Recipients

Active Cambridge Inc.
Alison Neighbourhood Community Centre
Alzheimer Society of Canada
Ayr Curling Club
Ayr Minor Softball Association
Ayr Rockets Girls Hockey
Ayr Summer Fun Hockey Skills Program
Bereaved Families of Ontario - Midwestern Region
Big Brothers Big Sisters of Waterloo Region
Bridges to Belonging
Bruce Trail Conservancy
Business & Education Partnership of Waterloo Region
Calvary Pentecostal Assembly
Cambridge & District Humane Society
Cambridge Family Early Years & EarlyON Centre
Cambridge Kiwanis Boys Choir Association
Cambridge Kiwanis Foundation
Cambridge Memorial Hospital Foundation
Cambridge Pregnancy Resource Centre
Cambridge Self-Help Food Bank
Cambridge Shelter Corporation
Cambridge Sports Hall of Fame
Cambridge Symphony Orchestra
Cambridge Tour de Grand
Camp Quality Canada

Camp Trillium
Canadian Cancer Society
Canadian Liver Foundation
Canadian Olympic Foundation
Central Ontario Developmental Riding Program
Child Witness Centre of Waterloo Region
Children's Wish Foundation of Canada
Collette Foundation
Colin B. Glassco Charitable Foundation for Children
Community Justice Initiatives of Waterloo Region
Community Living Cambridge
Community Support Connections -
Meals on Wheels and More
Conestoga College Institute of Technology
and Advanced Learning
Coping Bereavement Support Groups of Ontario Inc.
Coronation Public School
Countryside Camp and Conference Centre
DeafBlind Ontario Services
Diabetes Canada
Drayton Entertainment
Easter Seals Ontario
Escarpment Biosphere Conservancy
Extend-A-Family Waterloo Region
Family & Children's Services of the Waterloo
Region Foundation
Family Counselling Centre of Cambridge
and North Dumfries
Fiddlesticks Community Centre
Galt Collegiate Institute
Galt Curling Club
Glenview Park Secondary School





Grand River Conservation Foundation
Great Big Theatre Company
Greenway Chaplin Community Centre
Growing Hope Farm
Guelph Community Foundation
Heart and Stroke Foundation Of Canada
Hespeler Village Neighbourhood Association
Holy Spirit Catholic Elementary School
Homewood Research Institute
HopeSpring Cancer Support Centre
House of Friendship
Huntington Society of Canada
Idea Exchange
Jacob Hespeler Secondary School
Junior Achievement of the Waterloo Region
Kids Can Play Association of Cambridge
Kids Help Foundation
KidsAbility Foundation
Kin Club of Cambridge (Preston)
Kinbridge Community Association
Kitchener and Waterloo YMCA
Knox's Galt Presbyterian Church
Lang's Farm Village Association
Lisaard House
Maranatha Christian Reformed Church
March of Dimes Canada
Mennonite Central Committee Ontario
Monsignor Doyle Catholic Secondary School
North Dumfries Pre-School Cooperative Inc.

Oak Bridge Academy
Ontario Christian Gleaners
Ontario March of Dimes Non-Profit Housing
Parents of Technologically Dependent Children
of Ontario (Kids Country Club)
Planned Lifetime Network of Waterloo,
Wellington and Oxford
CIP/ICU Planning Student Trust Fund
Preston Heights Community Group
Preston High School
Preston Lawn Bowling Club
Preston Scout House Band Inc.
Prostate Cancer Research Foundation of Canada
rare Charitable Research Reserve
Reep Green Solutions
Ronald McDonald House Charities
Save the Children
SHORE Centre
Silverheights Neighbourhood Association
Southwood Secondary School
Special Olympics Ontario
Stephen Lewis Foundation
Strong Start Charitable Foundation
Sunrise Therapeutic Riding & Learning Centre
Sunshine Foundation of Canada
The Arthritis Society
The Lung Association
The Salvation Army Community & Family Services
The War Amps
United Way Waterloo Region Communities
University of Guelph
Victim Services of Waterloo Region
Waterloo Education Foundation Inc.
Women's Crisis Services of Waterloo Region
World Vision Canada
YWCA Cambridge



Causes that Matter: All in 2020

Partnerships will continue to be pivotal to identifying solutions to community challenges. Your Community Foundation understands that we will need even greater collaboration between sectors than we have enjoyed in the past.

Over the past three years, CNDCF has been involved with an initiative called Wellbeing Waterloo Region, a collective effort by local government (cities, townships and region), more than 100 agencies, people with lived experience, our police service, schoolboards, community members and people from a variety of other sectors, and established sector leaders, who came together to discuss community challenges that have direct links to our community wellbeing.

Following months of meetings, discussions and check-ins with the greater community, three focus areas were identified under which many different challenges resided. These pillars were: “Healthy Children & Youth”, “Social Engagement or Isolation”, and “Affordable Housing.”

Dozens of individuals and organizations aligned themselves in these three pillars, and still continue to work on the challenges the larger group identified. Cambridge & North Dumfries Community Foundation plays a role in all three in that we serve on committees, raise awareness of issues, and provide grants to agencies, but one area was particularly interesting to us in that we identified that we could connect donors who care with a cause that matters, and

in doing so, help to end chronic homelessness in our region. Chronic homelessness is completely solvable and communities across the country are already working on this challenge. Waterloo Region set to become to be the first mid-sized municipality in Canada to achieve this goal. “Chronic Homelessness” is a term used to identify individuals who have been without a permanent home for at least 6 of the last 12 months, and who have the highest needs, whether they are battling mental illness, addictions, or a host of other challenges.

Following a successful model piloted in Cambridge in 2016, the ALL IN 2020 campaign is raising funds to create a rent subsidy fund so that housing can be affordable in even the direst circumstances, and to create a Landlord Repair Fund,



as an incentive to landlords who have units available but who are reticent to rent them to community members on lower incomes.

At present, the number of individuals categorized as “Chronically Homeless” in the Region stands at between 250 and 280. In Cambridge, the number is close to 90. ALL IN 2020 will make it possible for these individuals to lead healthier lives through safe housing which in itself will lead to reduced stress, and to benefit from supports they cannot presently access.

You may have seen the large advertisements in local newspapers in late 2018 identifying this community’s “Housing Heroes”. ALL IN 2020 provides each of us the opportunity to become a Housing Hero. For more on this initiative, please visit www.hhug.ca. CNDCF would be very pleased to assist you should you choose to make a donation to support this effort.

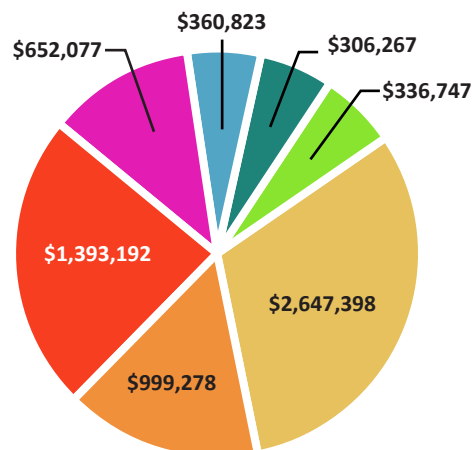
Statement of Financial Position

As at December 31, 2018	2018	2017
ASSETS	\$ 12,558,503	\$ 11,427,457
LIABILITIES AND FUND BALANCES		
Total liabilities	\$ 5,662,076	\$ 4,574,617
Total fund balances	\$ 6,896,427	\$ 6,852,840
Total liabilities and fund balances	\$ 12,558,503	\$ 11,427,457
REVENUE AND EXPENSES AND CHANGES IN FUND BALANCES		
For the year ended December 31		
	2018	2017
REVENUE		
Donations	\$ 1,970,872	\$ 804,429
Investment income	\$ 34,111	\$ 524,883
Other income	\$ 210,286	\$ 189,219
Total revenue	\$ 2,215,269	\$ 1,518,351
EXPENSES		
Grants	\$ 1,778,449	\$ 479,474
Insurance premiums on life insurance	\$ 11,441	\$ 260,541
Administrative and other expenses	\$ 234,007	\$ 249,082
Investment management and service fees	\$ 147,785	\$ 147,364
Total expenses	\$ 2,171,682	\$ 1,136,371
Excess of revenue over expenses for year	\$ 43,587	\$ 381,980
Fund balances, beginning of year	\$ 6,852,840	\$ 6,470,860
Fund balances, end of year	\$ 6,896,427	\$ 6,852,840

Complete audited financial statements can be found at cndfoundation.org or by contacting us.

Endowed Assets by Fund Type

- Cambridge Smart & Caring Community Fund
- North Dumfries Smart & Caring Community Fund
- Donor Advised Funds
- Designated Funds
- Field of Interest Funds
- Agency Endowed Funds
- Scholarship Funds



Cambridge & North Dumfries Community Foundation Funds

Community Funds

These Funds are pooled to address emerging and pressing needs of the community both now, and in the future.

Smart & Caring Community Fund
Beatty Family Fund
Claudette Millar Community Fund
Bob & Jane Neath Family Fund
Chris Jones Fund
Dr. Gary Ramsay Fund
Gwyn & Sam Purdy Fund
Hornell Kennedy Family Fund
John & Marlene Krebsz Fund
Leslie & John Doherty Family Fund
Marilyn Savage & David Hysinger Fund
Marjorie Short Family Fund
St. Andrews Dental Team Fund
Walker Family Fund
North Dumfries Smart & Caring Community Fund
International Plowing Match Fund
Tom Taylor Memorial Fund
Dorothy & Donald Engel Family Fund
Linda & Lloyd Gower Fund

Agency Endowed Funds

Established by charitable Organizations to provide them with a sustainable source of long-term funding.

Cambridge J.C.I. Senators Endowment Fund
Cambridge Kiwanis Fallen Sparrows Fund
Community Support Connections Fund
Fiddlesticks Endowment Fund
KidsAbility Foundation Endowment Fund
Kinbridge Community Association Fund
Langs Farm Village Association Fund
Planned Lifetime Networks Fund
Choices Fund
Ralph & Virginia Adams Memorial Fund
Social Assistance Fund
United Way Endowment Fund

Donor Advised Funds

Enable donors to be actively involved in recommending grant recipients on an annual basis.

Ages Foundation Fund
Anonymous Fund
Cambridge Chamber of Commerce Fund
Dian & John Bell Family Fund
Don Dance Family Fund
D.H. Falle Family Foundation Fund
Gerry & Joanne Hines Family Fund
Carol & Reg Petersen Fund
Jack & Lyn Rutherford Family Fund
School Sisters of Notre Dame Legacy Fund
J.D. Walden Family Fund
Walden Conestoga College Endowment Fund

Field of Interest Funds

Dedicated to a general charitable area of interest as identified by the donor.

Adams Family Fund
Andrew & Madeleine Poynter Forestry Fund
Anonymous Fund
Ashley McIsaac Fund
Barrie Family Fund
Berg Family Trust Fund
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Bryan & Gayle Webber Family Fund
Cambridge Butterfly Conservatory Fund
Chris Robbins Foundation Fund
Collins-Wright Fund
Environmental Legacy Fund
Frances & Edward Best Fund
Frank & Lois White Family Fund
General Youth Endowment Fund
Jan & Ron Woynarski Family Fund
Jane & Ken Wright Family Fund
Langdon Hall Fund
LeBrun Family Fund
Lyle S. Hallman Fund

Marion Woeller Community Arts Fund
Mark & Doina Hartley Family Fund
Performing Arts Fund
Pinnington Family Fund
Ralph & Virginia Adams Youth Endowment Fund
Ross-Shire Foundation Fund
Terry Kratz Fund
Turnpenny Family Fund
Visual Arts Fund
Wilkinson Family Fund

Scholarship Funds

Support post-secondary student education and training opportunities.

Ainsworth Family Fund
Angelo Longo Fund
Anne & Allan McKay Scholarship Fund
David & Denise Thomas Scholarship Fund
Dr. Ralph Adams Memorial Award Fund
George & Luella Egoff Fund
Hoegy Scholarship Fund
Iris Mitten Scholarship Fund
Keith Taylor Big Brothers Big Sisters Memorial Scholarship Fund
Tim Walker Memorial Fund

Designated Funds

Provide support to specific charities, forever.

Joyce & David Carse Family Fund
Norm & Joy Casarin Music Endowment Fund
Cipolla Family Fund
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In Memory of Alvin Poll Fund
Edward Ratcliffe Fund
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J.F. & Luella Slee Memorial Fund
Souder Family Fund
Stork Family Fund
Nina Suttie Children's Summer Camp Fund
Jon & Lynn Woeller Family Fund
William and Vera Fisher Family Fund

Flow-Through Funds

Are disbursed within a period of time.

Adams Family Flow-Through Fund
Ages Foundation Fund
All In 2020 – Cambridge
Ancient Mariners River Access
Ancient Mariners – Pollinator Preserve
Grand River Conservation Fund
House of Friendship "Close to Home" Capital Campaign Fund
Immigration Partnership Fund for Refugee Resettlement Fund
Jan & Ron Woynarski Family Fund
John Krebsz Fund
Langs Growing It Forward Fund
Lyle S. Hallman Foundation/Waterloo Region Record Kids to Camp Fund
Steele Family Fund
Walden Langs Fund

Life Insurance Gifts

These are a popular, practical way of making a future gift. Thank you to the following who have named our Community Foundation as the designated beneficiary of a life insurance policy.

Pollock Insurance Fund
Blasman Insurance Fund
Bob & Ann Miller Insurance Fund
Wright Insurance Fund
Renwick Insurance Fund



FOOD FOR
THOUGHT



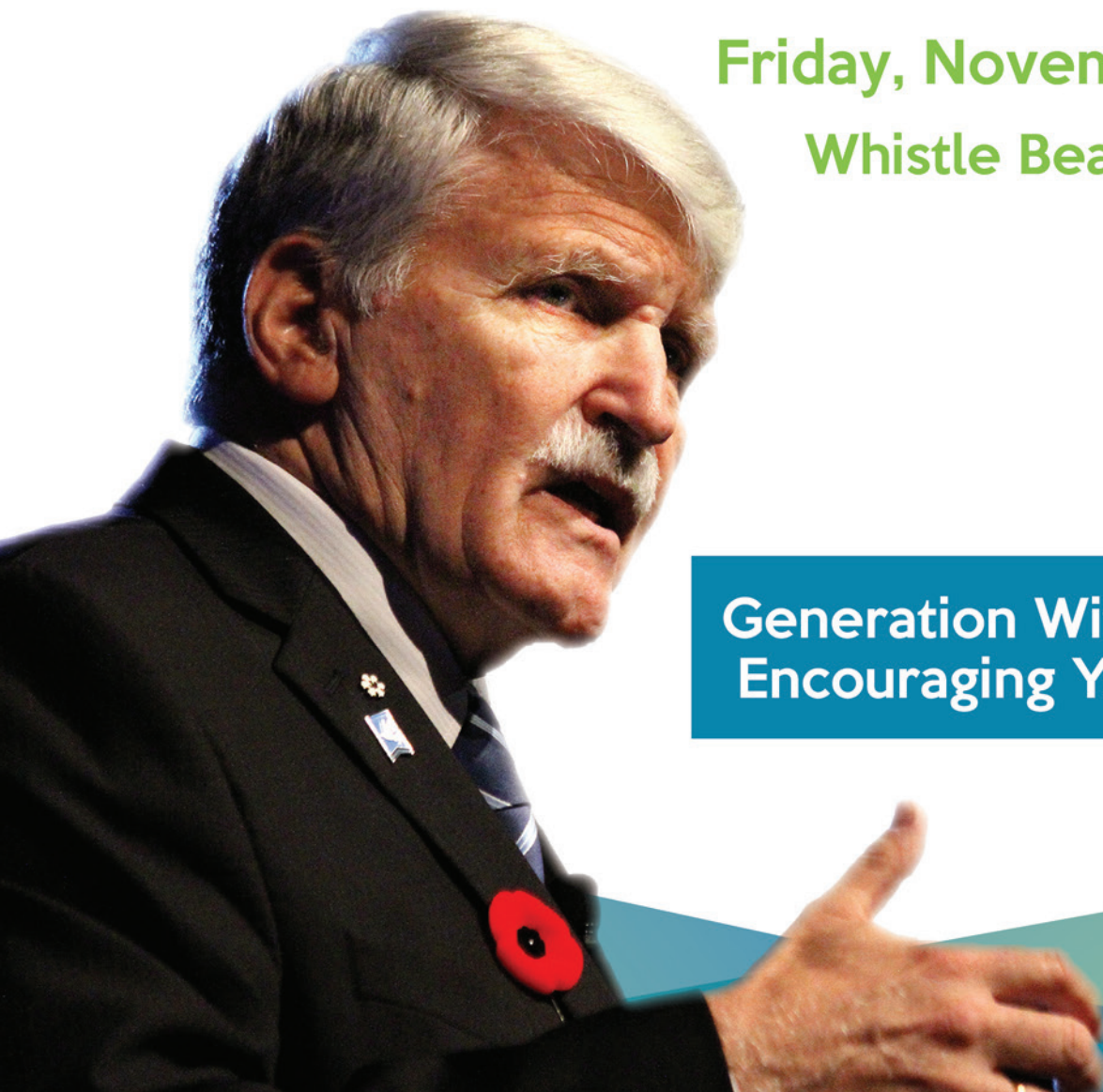
Cambridge & North Dumfries
Community Foundation

18th Annual Food for Thought

Lieutenant-General, the Honourable
ROMÉO DALLAIRE
(Ret'd)

Friday, November 8, 2019

Whistle Bear Golf Club



**Generation Without Borders:
Encouraging Youth Activism**

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FOOD FOR THOUGHT 2018



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