

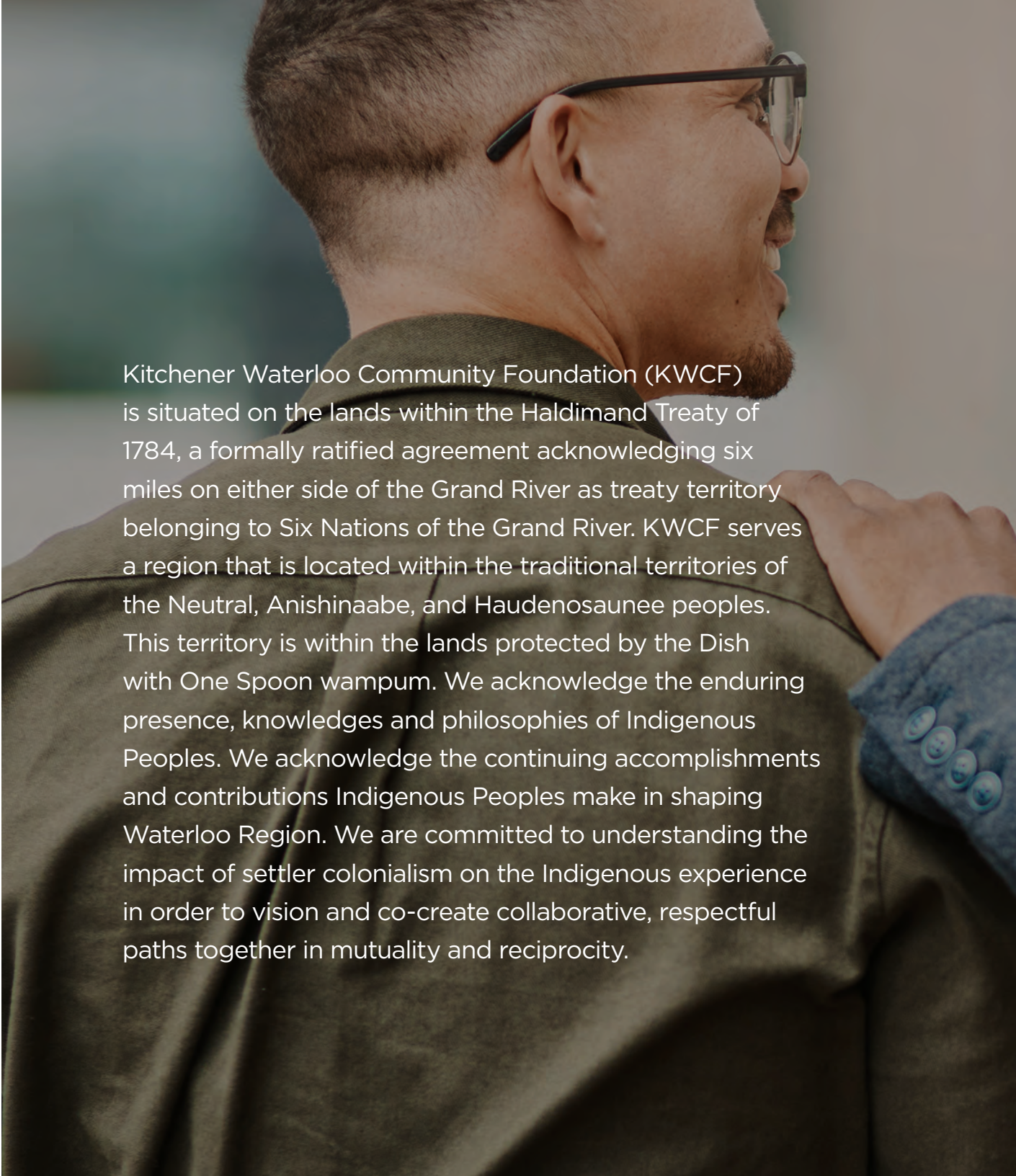


**KITCHENER  
WATERLOO  
COMMUNITY  
FOUNDATION**

**Do More Good.  
Forever. Together.**



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A photograph of a man with a beard and glasses, wearing a dark suit jacket over a blue shirt, looking out a window. The background is a bright, slightly blurred outdoor scene. The text is overlaid on the right side of the image.

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. We acknowledge the continuing accomplishments and contributions Indigenous Peoples make in shaping Waterloo Region. We are committed to understanding the impact of settler colonialism on the Indigenous experience in order to vision and co-create collaborative, respectful paths together in mutuality and reciprocity.

A young Black man is shown in profile, smiling warmly. He is wearing a blue textured sweater over a light-colored collared shirt. He is shaking hands with another person whose arm is visible on the left side of the frame. The background is a bright, out-of-focus indoor setting with architectural details like columns and windows.

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



“We emerge (fingers crossed) from the pandemic very tired, but more connected and more resolute, realizing that much more investment and partnership is needed to build community and, most importantly, justice and belonging.”

# A message

I came across the idea recently that any worthy goal has three elements: it should be Daunting, Thrilling and Important. When I reflect on my nine years on the Board of Kitchener Waterloo Community Foundation (KWCF), the most recent as Chair, I have to say those words resonate very much.

**‘Daunting’** brings to mind the challenges we have overcome - and continue to face - in COVID times. Especially how it has exacerbated the inequities in our community and in our world. The creation of KWCF’s Racial Equity Granting stream in 2020, and its expansion in 2021, involving a diverse and committed group of passionate volunteers, has allowed us to broaden our grants and our gifts to include grassroots organizations that we hadn’t been able to reach before.

**‘Thrilling’** in terms of the opportunities and hopes that lay ahead, working with our partners, charitable organizations and Fundholders to do more good. We emerge (fingers crossed) from the pandemic very tired, but more connected and more resolute, realizing that much

Equity Focused Catalysts Impact Driven Collaborative Trustworthy

# from our Board Chair

more investment and partnership is needed to build community and, most importantly, justice and belonging. KWCF's unification process with Cambridge & North Dumfries Community Foundation (CNDCF) is very exciting - our opportunity to follow the success stories of other organizations who have led the way in coming together to serve Waterloo Region in the most impactful way. We were thrilled with the feedback and insights from 'careholder' discussions with employees, charitable organizations, municipal politicians and Fundholders as we developed a conceptual model of how we can, together, do more to positively impact all seven of our local communities, leaving no one behind.

**'Important'** because Waterloo Region needs all of us to collaborate and think differently to make impact in areas such as affordable and attainable housing. As our 2021 Vital Signs® report highlighted, we are NOT all in this together. Racialized and lower-income residents are becoming more and more vulnerable to homelessness - due to house prices and availability, but equally as a result of inadequate

income and social programs that have not nearly kept pace.

We are fortunate that Waterloo Region benefits greatly from funding programs and opportunities that flow to us from government and national organizations as a part of the Community Foundations movement. We expect that the Investment Readiness Program and programs like the Canada Healthy Communities Initiative will continue to help us build capacity and add to our granting pools in the coming year.

I want to thank Elizabeth Heald, our President & CEO, and the very passionate, talented KWCF team for committing wholeheartedly to delivering impact with an Equity and Social Justice focus. They are constantly seeking to learn from others by engaging and convening the community in new ways. I'm equally grateful for our brilliant Board and Committee members for giving of their time and talents to continue to take us in bold new directions such as Responsible Investing and growing our Impact Investing pool. We look forward to developing and implementing



unification plans, including a new unified Board to take shape as we partner deeply with CNDCF to build something new together.

We have many worthy goals underway at KWCF. I'm looking forward to embracing the daunting, thrilling and important work in the years to come.

**Lori Payne**  
Board Chair



“I have been inspired every day since joining KWCF in 2017. I am extremely hopeful and optimistic for what the future holds for KWCF.”

**NOTE:** At the time of writing this report, we are saddened as we watch those who are having to flee their homes due to the Russian invasion of Ukraine. Similar to our response to supporting refugees from Afghanistan in 2021, KWCF has donated \$20,000 to the Immigration Partnership Fund for Immigrant and Refugee Initiatives to help Ukrainian refugees in Waterloo Region. If you are interested in joining us in donating, visit [kwcf.ca/immigrationpartnership](https://kwcf.ca/immigrationpartnership).

# A message

I have been inspired every day since joining Kitchener Waterloo Community Foundation (KWCF) in 2017. I was warmly welcomed by the team, Board, and community and I'd like to highlight some of the impact we have made *together* over these past five years.

In 2017, we began exploring how making direct impact investments in our community could generate positive, measurable social and environmental impact, while still generating a financial return to support our granting. As of the end of 2021, we have made fourteen investments to a diverse group of social purpose organizations - totalling \$6 Million and growing!

In 2018, we rolled out a refreshed brand, along with a new mission, vision and values. Since then, we have been laser-focused on ensuring everything we do aligns with **“Making it Easy for People to Do More Good.”** In 2021, we further updated our values to centre equity at the core of what we do. Our team, Board and Volunteers live and breathe these values and exemplify **“equity-focused catalysts who are impact-driven, collaborative and trustworthy.”**

In 2019, we re-focused our resources on the three core ways KWCF drives impact - through **Granting**, **Impact Investing** and **Convening**.

# from our President & CEO

Our combined impact from Granting and Impact Investing in 2021 was \$10.7 Million to 360 organizations. We have convened dozens of thought-provoking Do More Good Dialogues, and in 2021, published the Waterloo Region 2021 Vital Signs® Report, to compel the community to learn more, start conversations – and take **action** in the area of Affordable Housing.

At the beginning of 2020, no one expected the challenges that were to be faced by everyone due to the pandemic. Through resilience and determination, our Fundholders, Donors, partners, and community members, all rallied together to provide urgent support to local organizations delivering critical programs and services to people in our community. Our granting grew by 65% in 2020 - a true testament to the heart of this community.

There are two core pieces of work that we began in 2021 that I will be excited to see come to fruition. First, guided by an expert consultant and a newly launched Investment Committee, we are

shifting to a Responsible Investing portfolio that is 100% mission-aligned. Our Responsible Investing framework is currently being developed and you will hear more in the coming months. Secondly, when we shifted our focus to Affordable Housing, we convened the Housing Innovation Round Table to help foster and inspire innovation in the areas of Affordable Rental and Affordable Home Ownership. The round table members have created innovative solutions to tackle pervasive issues that are poised to be rolled out as “proof of concept” later in 2022.

Finally, as you may know, we are exploring unification with Cambridge & North Dumfries Community Foundation, an exciting endeavour that could see a **combined organization creating even greater impact - together**. As I write this, the two Boards of Directors have agreed to move to Phase II of the three-phase process, and we have declared our intent to become one Community Foundation! I cannot wait to see how working together will have a greater impact for the communities we serve.

As this will be my last message as President & CEO of KWCF, I want to specifically acknowledge the efforts of our incredible team at KWCF who have all contributed so much to the success of this organization. I have had the pleasure of witnessing your passion and perseverance, both in person and through a computer screen, and cannot express my gratitude enough. Thank you for everything!

I would like to sincerely thank our Board, Volunteers, and Community Leaders for your support and guidance I have experienced during my time here. I will greatly miss our innovative and inspiring conversations and working together to serve this remarkable community.

I am extremely hopeful and optimistic for what the future holds for KWCF.

With gratitude,  
**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:

Nexus Management Inc.  
Ridgewood Holdings

## FOR SUPPORTING A VARIETY OF IMPORTANT NEEDS:

Blitzen / Decision.io  
CarefreeIT  
City of Kitchener  
Cober  
Evergreen Digital Marketing  
Meridian Edge  
Platypus Marketing and Communications

## FOR ASSISTING WITH MEDIA SUPPORT:

570 News  
Cambridge Today  
CBC  
CityNews Kitchener  
The Community Edition  
CTV  
Exchange Magazine  
Kitchener Today  
TL;WR  
Waterloo Region Record  
Woolwich Observer

## AND A SPECIAL THANK YOU TO OUR 2021 SPONSORS AND PARTNERS!

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of Canada

  
gsc  
green shield canada

  
KPMG

  
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OF CANADA

  
Canada

This report was designed by Quarry 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."

**2021 Recipient: Melissa Ireland**



Melissa Ireland

## The Ken Murray Award

The Ken Murray Award was created in 2019 in memory of the first President of KWCF, to recognize individuals who demonstrate their commitment to Waterloo Region by "Doing More Good" in alignment with KWCF's mission, vision and values. KWCF Board and team chose to support three people in 2021 who are making an impact on key issues in our community.

**2021 Recipients: Simon Chan, Amber French, and Fauzia Mazhar**



Left to right: Simon Chan, Amber French, and Fauzia Mazhar

# 2021 KWCF



## Why do you volunteer with KWCF?

“KWCF plays an impactful role in our community, distributing funding to many incredible organizations who are doing such important work. It’s very fulfilling to play a small role in this process, helping organizations that spread so much good across Waterloo Region. Hearing of the ultimate impact of this work on real people in our community is a joy.”

**Charu Smith**, Community Grants Committee and Racial Equity Committee

# volunteers

## BOARD OF DIRECTORS

Lori Payne – Chair  
Andrea Harding – Vice-Chair  
Brock Hart – Past Chair  
Lori Campbell  
Xiaopu Fung  
Murray Gamble  
Tim Jackson  
Elizabeth Jinsook Kim  
Amanda Knapp  
Bruce Lauckner  
Donnique Williams

## COMMITTEES OF BOARD

### AUDIT COMMITTEE

Lori Payne – Chair  
Xiaopu Fung  
Murray Gamble

### EXECUTIVE COMMITTEE

Lori Payne – Chair  
Andrea Harding  
Brock Hart  
Tim Jackson

### GOVERNANCE AND NOMINATIONS COMMITTEE

Andrea Harding – Chair  
Elizabeth Jinsook Kim  
Bruce Lauckner  
Donnique Williams  
Lori Payne

### INVESTMENT COMMITTEE

Tim Jackson – Chair  
Orvie Bowman\*  
Justin Caldwell  
Amanda Knapp

## OPERATIONAL COMMITTEES

### ARTS GRANTS COMMITTEE

Andrew Bennett  
Bob Egan  
Hiba ElMiari  
Bangishimo Johnston  
Tamara Louks

### COMMUNITY GRANTS COMMITTEE

David Yoon – Chair  
Sarah Zamin – Vice-Chair  
Gary Abbott  
Asma Al-Wahsh  
Elizabeth Arcila  
Kerry Auguste  
Beth Bailey  
Zak Barbary  
Valentina Castillo Cifuentes  
Allan Cayenne  
Nelson Chukwuma  
Sylma Fletcher  
Nicole Hallman  
Melissa Ireland  
Barb Janzen  
Allyson Kroetsch  
Patrick McKeen  
Omar McLean  
Hosherdar Polad  
Janet Robinson  
Jason Santo  
Kris Schumacher  
Dianne Stickney  
Natascha Stutz  
Sam Trieu  
Tracy Van Kalsbeek  
Cindy Weber  
Diane Wiles  
Chris Wormald  
Joanne Zhou

## DUE DILIGENCE COMMITTEE

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

### GRANTING FINANCIAL REVIEW COMMITTEE

Ashley Black  
Chris Blanchet  
Ian Buchanan  
Gareth Nichols  
Robin Stanton  
Eric Strassburger  
Natascha Stutz

### HOUSING INNOVATION ROUND TABLE

Ryan Pettipiere – Co-Chair  
Sean Campbell  
Jonathan Chan  
Karen Coviello  
Scott Higgins  
Michelle Lee  
Carla Leon  
Mike Maxwell  
Mike Peasgood  
Mark Seasons  
Chiyi Tam  
Teneile Warren  
Kirsten Wright

## RACIAL EQUITY COMMITTEE

Eunju Baek  
Allan Cayenne  
Justine Kennedy  
Charu Smith  
Vinay Tiwari  
Donnique Williams

### YOUTH IN RECREATION COMMITTEE

Allan Cayenne – Chair  
Kara McGlynn – Vice-Chair  
Gary Abbott  
Charlie Davis  
Audrey Guo  
Nick Heffner  
Darcy Krahn  
Angela Larraguibel  
Katie Misener  
Jayden Mitchell  
Ronak Patel  
Anam Rahman  
Veronique Roussel  
Vinay Tiwari  
Cindy Weber

**NOTE:** \*Indicates Volunteer  
is deceased.

17

New Funds

264

Funds

2,078

# Donations

OVER  
\$5M

Total Donations

OVER  
\$133M

Total Assets

14

Impact Investments  
Since 2017

14.7%

Rate of Return

82

Volunteers

355

Organizations That  
Received Grants

# 2021 Impact Numbers



\$6M

Dollars Committed to Impact Investments

\$7.6M

Total Impact Investments Since Inception

- Donor Advised Funds 41.7%
- Field of Interest Funds 23.4%
- Community Fund 20.3%
- Designated Funds 14.6%

755

Grants

\$4.7M

Total Grants

OVER  
\$61M

Total Grants Since Inception

# 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 towards action, whether it be through volunteering, philanthropy, or furthering important discussions.

Having these tools available in 2020 and again in 2021 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 collaborating with community-led initiatives to provide increased funding opportunities through both **Impact Investing** and **Granting**, to **Convening** discussions focused on Affordable Housing through “Do More Good Dialogues” and our Annual Townhall.

The following pages include some examples in all three categories for you to explore.



Impact investing occurs when investments are made into companies, organizations, or funds with the intention to generate social and/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 and/or environmental performance of the impact investment.

NUMBER OF IMPACT INVESTMENTS\*

14

AMOUNT OF IMPACT INVESTMENTS SINCE INCEPTION\*

\$7,645,000

ORGANIZATIONS SUPPORTED\*

13

\*since 2017

# Impact Investing

“People have donated to KWCF for over 37 years, and we believe we have a responsibility to leverage the assets we’ve been entrusted with to maximize their impact. Donations to KWCF are driving positive change through both granting and impact investments, generating financial returns as well as positive social and environmental outcomes.”

Elizabeth Heald, President & CEO,  
Kitchener Waterloo Community Foundation

# 85%

## OF ACTIVE IMPACT INVESTMENTS

ARE IN KWCF'S STRATEGIC AREA OF FOCUS - AFFORDABLE HOUSING

Impact Investing continued

“Since impact investments are a core part of our overall portfolio, it made sense to combine KWCF’s Investment Committee and Social Finance Committee in 2021. This allows us to look at our portfolio holistically to maximize impact - both financially and through a social and environmental lens.”

- **Tim Jackson**, Chair of KWCF’s Investment Committee

### 2021 Portfolio of Impact Investments

KWCF has committed 10% of its current investment portfolio to impact investments. As of December 31, 2021 there were 9 active deals in place totalling approximately \$6 Million.

- 10C Shared Space
- House of Friendship (2)
- Indwell Community Homes
- The Knossos Housing Corporation of Waterloo Region
- MennoHomes Inc.
- Supportive Housing of Waterloo
- Windmill Microlending
- The Working Centre

### If you want your philanthropic donations to go directly to our impact investment pool, consider establishing a Donor Advised Fund - Invested for Impact (DAF II)

In 2019, KWCF created a new type of fund, called a Donor Advised Fund - Invested for Impact. It operates similar to a traditional Donor Advised Fund, where Fundholders choose annually which charities they want to support through granting. However, these funds are invested as part of a separate pool of funds, which is invested 100% for

social and/or environmental impact along with KWCF’s impact investment allocation.

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](mailto:dan@kwcf.ca) or **519-725-1806 x 205**.



# Impact Investing

## Impact Investments in Action:

### Helping to move the needle on youth who are at-risk and homeless

After much planning and anticipation, oneROOF Youth Services has been able to make its vision of offering more services and programs to youth, who are homeless or at risk of homelessness, a reality. oneROOF moved into a larger facility with more space — something the organization was able to do with the help of an impact investment from Kitchener Waterloo Community Foundation (KWCF).

oneROOF operated out of a building on Queen Street in downtown Kitchener for close to two decades. But increasing demand for services meant the organization needed more room. In March 2019, it moved to a property at Sheldon Avenue and King Street. The impact investment was used to add to the existing buildings to make room for offices for outside agencies, as well as a shelter.

“We knew we were taking on a large endeavour, and I can’t think of a better way to invest for impact than a project that will change the lives of hundreds of young people,” says oneROOF CEO Sandy Dietrich-Bell. “We also know the reputation that KWCF has, so we felt that if we could be successful with an impact investment, it would motivate others to provide support.”

The go-ahead for the \$750,000 impact investment followed much discussion with KWCF, as well as a presentation by oneROOF on its vision for the future of the organization — which in five to six years will include a shelter, evening and day drop-in services, office space for youth-minded agencies, wraparound support for mental health, addiction, employment and social services, and additional buildings for supportive and supported housing.

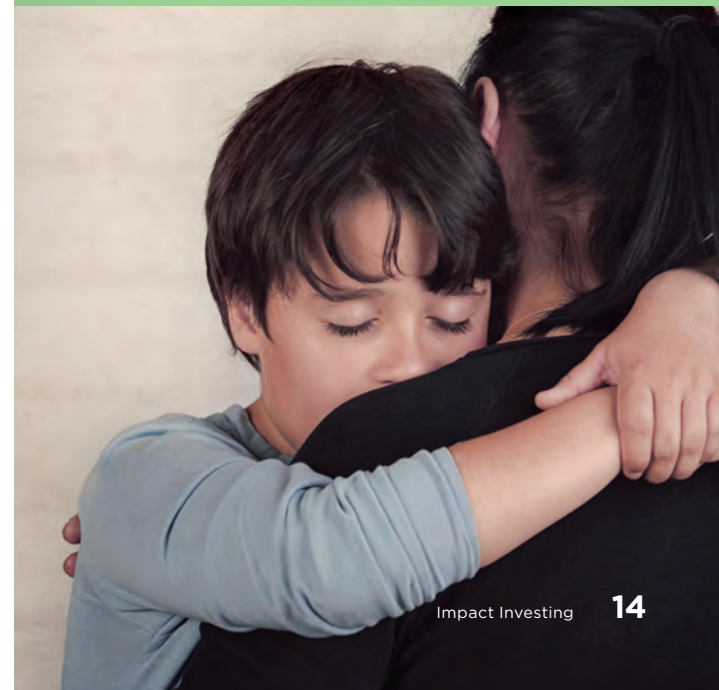
“We want to move the needle on youth homelessness to the point where it no longer exists,” says Dietrich-Bell. “In a perfect world, my grandchildren won’t know what I did for a living because there is no homelessness.”

As for other organizations considering applying for an impact investment, the oneROOF CEO says it’s important to have a clear vision that you can articulate. “Make sure that you’ve done your homework; you know that the need is real, and that you can articulate the need. And that the dollars — if awarded — are really going to make a measurable impact.”

Visit [oneroof.org](http://oneroof.org) for more information about the services they offer, and to provide support directly to their organization.

“We can’t stress enough how grateful we are that an entity like KWCF would have the faith in what we do, understand what we do, and believe that we are the group that can make this a reality.”

Sandy Dietrich-Bell, CEO,  
oneROOF Youth Services



# Granting

As in 2020, COVID-19 was an ongoing context to all of KWCF's granting in 2021. The charitable partners and other organizations we support continued to face additional challenges with increased demands, human resource shortages and ongoing requirements to adapt. KWCF responded by augmenting our collaboration with other funders, and KWCF Fundholders and Donors once again stepped up to assist in areas of greatest need.

**\$4.74**  
MILLION IN GRANTS

---

**355**  
ORGANIZATIONS  
SUPPORTED

---

**755**  
TOTAL GRANTS

---

**\$61.3**  
MILLION TOTAL  
GRANTS SINCE  
INCEPTION

## Canada Healthy Communities Initiative

The Healthy Communities Initiative was a \$31 Million investment from the Government of Canada that funded projects to help create safe and vibrant public spaces, improve mobility options, and provide digital solutions to assist neighbourhoods or communities in navigating the pandemic and building back better in their COVID-19 recovery.

KWCF was proud to co-lead a South Western Ontario HUB, in partnership with Community Foundations of Canada, the Government of Canada, and other community foundations in South Western Ontario to provide \$1.3 Million of funding to support 63 organizations, including 11 in Waterloo Region, that showed creativity and resourcefulness in creating solutions that enable people to connect and access public spaces safely while still respecting public health measures.

To learn more, visit [kwcf.ca/chci](https://kwcf.ca/chci).



### Fund for Gender Equality

The Fund for Gender Equality is a partnership with Community Foundations of Canada and the Equality Fund, which is supported through the Government of Canada. KWCF participated in the pilot initiative in 2020, and then again in 2021 — one of 21 community foundations across Canada taking part.

Through the Fund for Gender Equality, KWCF provided \$240,000 to 9 organizations in Waterloo Region supporting women, girls, Two-Spirit and gender-diverse individuals working towards a future grounded in equity, inclusion and justice. The grants spanned a variety of purposes, including efforts to pilot new initiatives, to address long-standing community needs, or to support a just recovery from the COVID-19 crisis.

To read two stories of local impact visit [kwcf.ca/news/ge-2021](https://kwcf.ca/news/ge-2021). To learn more about the fund, visit [kwcf.ca/gender-equality](https://kwcf.ca/gender-equality).



COMMUNITY  
FOUNDATIONS  
OF CANADA



In 2020's Impact Report, we highlighted KWCF's partnership 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 2021, we collected several stories that showed the impact of that funding locally that you can read by visiting these links:

[kwcf.ca/news/ecsf-funding](https://kwcf.ca/news/ecsf-funding)

[kwcf.ca/news/caya](https://kwcf.ca/news/caya)

[kwcf.ca/news/spectrum](https://kwcf.ca/news/spectrum)

# Granting

**\$247  
THOUSAND**  
TO SUPPORT 16 SMALL  
AND MID-SIZED ARTS  
ORGANIZATIONS

Granting continued

## Arts Grants Fund

In response to the pandemic, KWCF established the **COVID-19 Arts Sustainability and Recovery Fund** in 2020, as a one-time initiative to assist small to medium sized arts organizations and collectives as they responded to the increased costs and/or revenue loss due to the pandemic. KWCF made the decision to continue an arts-focused grants stream based on earlier indicators of the impact of this fund, the ongoing challenges that local arts organizations face linked to the pandemic, and overall needs of the sector.

In 2021, KWCF's Arts Grants Fund provided \$247,000 to support 16 small and mid-sized arts organizations and collectives in Waterloo Region. The grant dollars distributed included \$75,000 in funding provided by the City of

Kitchener, specifically to assist arts organizations and collectives across Waterloo Region recover from the impacts of COVID-19, with additional support provided through Equitable Life of Canada and several KWCF Fundholders.

\$15,000 was allocated to Pat the Dog Theatre Creation as part of their micro-grant initiative for individual artists across Waterloo Region. KWCF collaborated with the City of Waterloo, which granted an additional \$20,000 for the 2021 micro-grants. As a result, Pat the Dog Theatre Creation was able to provide 35 micro-grants of \$1,000 each, with each micro-grant representing the equivalent of one week's paid work.

To learn more, visit [kwcf.ca/arts-grants-fund](http://kwcf.ca/arts-grants-fund) and [patthedog.org/microgrants-wr-2022](http://patthedog.org/microgrants-wr-2022).

Thank you to the City of Kitchener for their partnership with the 2021 Arts Grants Fund.

In addition, we would like to thank Equitable Life for providing support to the 2021 Arts Grants Fund.

We also appreciate the collaboration from the City of Waterloo in funding micro-grants through Pat the Dog Theatre Creation.





### Racial Equity Fund

KWCF is committed to using our resources to advance racial equity in our community. As one component of that work, KWCF launched the Racial Equity Fund to support organizations that are led by and serve people across Waterloo Region who are Black, Indigenous and people of colour. The funds are intended to assist those most impacted by the ongoing and systemic racial disparities that exist in our community.

Approximately \$436,000 in funding was distributed through the fund to 29 organizations, of which \$125,000 was provided through a partnership with the Astley Family Foundation towards initiatives supporting youth (12-24 years old), with additional contributions from Equitable Life of Canada and several KWCF Fundholders and Donors.

To learn more, visit [kwcf.ca/racial-equity](https://kwcf.ca/racial-equity).

We thank the Astley Family Foundation for their partnership in 2021 towards the Racial Equity Fund.



We also appreciate the support from Equitable Life of Canada.



**Canadian Arab Women's Association (CAWA)** received \$17,000 for its Strong Families Together program through KWCF's 2021 Racial Equity Fund. The program, which started in August 2021, brings Arab women who are newcomers, immigrants, and otherwise marginalized together with their peers so they can feel connected to community.

“We are grateful for the funding from KWCF, because it allows us to continue our work with these women. We don't want to stop this program because it's really important to Arab women in our region.”

**Asma Al-Wahsh**, Founder & Executive Director, Canadian Arab Women's Association

# Granting



Granting continued

## Measuring the impact of our work is challenging

We are tracking the amount of funding that we distribute, and where it goes – but we continue to consider alternative approaches to be able to share the benefit of that work in the community. Over the past five years we have adjusted our processes, and are intentionally gathering data to make strategic decisions about where KWCF’s unrestricted granting dollars are directed, and to be able to demonstrate our impact. Over the past few years, we have included questions in our granting applications to understand the

impact of initiatives, and how charitable partners will measure their impact. At the same time, we are focused on making it easy to apply to KWCF, and to ensure our process is equitable. It’s a balance we are striving to achieve.

In the short term, you will see more stories that we gather from organizations we fund. Visit [kwcf.ca/news/tag/Stories](https://kwcf.ca/news/tag/Stories) to learn about great work happening in our community.

## We also have some data to share that illustrates how dollars are distributed

In 2021, Affordable Housing was a priority focus area for KWCF. At the same time, social justice drives and grounds our work so that everything we do incorporates an equity mindset. We took a deeper dive on both these issues to determine the percentage of our unrestricted funding, (money available

through the Community Fund) that had any linkage to Affordable Housing or Equity (equity includes issues supporting members of our community who identify as Indigenous, Black, people of colour, 2SLGBTQIA+, women and girls, individuals with disabilities, or those living in poverty). Here’s what we discovered:

**32%**  
Affordable  
Housing

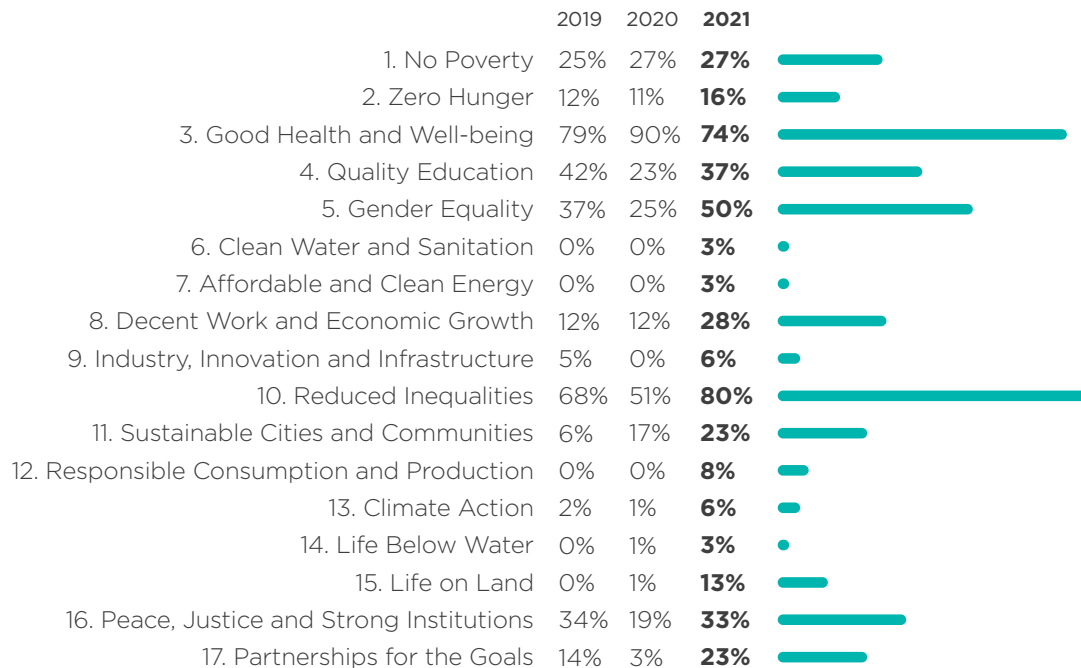


**54%**  
Equity

## United Nations Sustainable Development Goals

We also analyzed our granting based on the United Nations Sustainable Development Goals (SDGs). In 2015, the United Nations (UN) member countries, including Canada, agreed to focus on 17 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 grant request aligned with when they were 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, 2020 and 2021.



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

If you would like to learn more about the UN SDGs, visit [un.org/sustainabledevelopment](https://un.org/sustainabledevelopment).



The United Nations Sustainable Development Goal #11 is focused on making cities and communities inclusive, safe, resilient and sustainable.

# Convening

Housing is a human right. Everyone deserves a place to call home. Waterloo Region is facing a housing crisis with increased visible homelessness, extremely long waitlists for Affordable Housing, and tens of thousands of households in “core housing need.” As a result, KWCF focused its 2021 convening activities on Affordable Housing as well as other issues individuals that are living precariously are facing that are intertwined with housing.

## Do More Good Dialogues

In 2021, KWCF hosted a series of webinars called Do More Good Dialogues focusing on topics that are important to our community that provided opportunities for attendees to participate, and highlighted the work KWCF is doing to impact these areas.

Topics included:

- Affordable Housing and Race
- Affordable Housing and Gender
- The State of Oral Health in Waterloo Region
- Launch of Waterloo Region’s 2021 Vital Signs®: Vital Focus on Affordable Housing across the Region



## Townhall Meeting

KWCF’s Townhall examined Affordable Housing through various lenses. This included: access for individuals with developmental disabilities, economic security, environmental impact, gender, children and youth, race, investing in Affordable Housing locally and options for current homeowners to adapt their space. KWCF Board and team members were joined by content experts in hosting community members in dialogue to raise issues and gather input that informed KWCF’s strategies, and helped shape the 2021 Waterloo Region Vital Signs® Report.



Visit [kwcf.ca/dialogues](https://kwcf.ca/dialogues) and [kwcf.ca/news/2021-townhall-recording-and-resources](https://kwcf.ca/news/2021-townhall-recording-and-resources) to access recordings of these conversations.



### Waterloo Region's Vital Signs® Report

Waterloo Region's 2021 Vital Signs® Report shines a spotlight on the current state of Affordable Housing in our region – not just home ownership, but long-term access to a roof over your head, whether you own it or not. It's built on gathering data, from a large variety of sources, to paint a picture of who's feeling the impact of expensive and inadequate shelter. It examines Affordable Housing through a variety of lenses including economic security, gender, immigration, the environment, children and youth, and for those with disabilities. It also looks at the impacts for individuals in our community who are Indigenous, Black or racialized.

It was created with the assistance of numerous organizations and people across our community, including hundreds of people who were Content Contributors and participated in KWCF's Do More Good Dialogues and Townhall, as well as those who are members of the Housing Innovation Round Table.

To learn more and read the report, visit [kwcf.ca/vital-signs](http://kwcf.ca/vital-signs).



“ There are some really great models for creating new Affordable Housing out there, and mostly they all involve partnerships. Usually with cities and government that own land and can provide it to nonprofit partners who can do the work. Together they can try new things and find things that work. ”

- **Melissa Bowman**, Co-Founder, Waterloo Region Yes In My BackYard

“ Creating new housing stock without tackling racism and discrimination in the housing sector will leave us without making any real progress on housing inequity. People don't just want a home; they want a safe space free of oppression. ”

- **Teneile Warren**, Racial Equity and Anti-Oppression Educator

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This report would not have been possible without the funding provided by our sponsors including Equitable Life of Canada, Green Shield Canada, Kitchener Waterloo Association of Realtors, KPMG and Libro Credit Union.



# Convening

Convening continued

## WHY ORAL HEALTH IS IMPORTANT

Oral diseases, including tooth decay and gum disease, are among the most common chronic diseases affecting millions of Canadians. Oral health is highly interconnected with overall health and wellness, and poor oral health makes it difficult for people to live healthy and fulfilling lives.

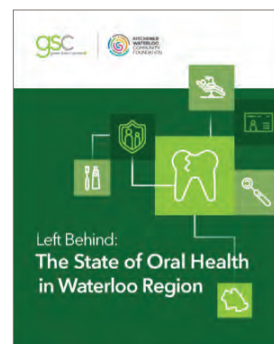
### Left Behind: The State of Oral Health in Waterloo Region Report

Oral diseases, including tooth decay and gum disease, are among the most common chronic diseases affecting millions of Canadians. Access to dental care is often overlooked and underfunded, and is deeply intertwined with complex social issues, from the rise of precarious employment to increased food insecurity and lack of Affordable Housing. Poor oral health makes it difficult for people to live healthy and fulfilling lives.

*Left Behind: The State of Oral Health in Waterloo Region* analyzes the state of oral health in Waterloo Region compared to other regions. It also takes a deeper look at who has dental insurance and who doesn't, and provides recommendations for how oral health outcomes can be improved in the region. It outlines community organizations, public health efforts, and initiatives underway in Waterloo Region that are providing critical oral health programs.

You can access the report at

[kwcf.ca/news/oralhealth](http://kwcf.ca/news/oralhealth).



# Housing Innovation Round Table

The Housing Innovation Round Table was created to foster and inspire innovation, convene thought leadership, and encourage, facilitate and test collaborative approaches to address housing inequities in the areas of Affordable Rental Housing and Affordable Home Ownership. In 2021, Round Table members, including KWCF, did just that!

We continued to collaborate and explore the best possible solutions to our housing crisis through robust dialogue and in-depth research. We came to a shared understanding of where the challenges are within the housing system that our particular group might catalyze the greatest impact. The three challenges are:

**1 Acquisition of land and the rising cost of land** - Affordable Housing Providers find it difficult to purchase land at affordable prices.

**2 The lack of access to capital quickly enough to buy land when it is found** - Financing can take longer than sellers are willing to wait and Affordable Housing Providers aren't able to compete with for-profit housing providers.

**3 Lack of development capacity and pre-development expertise**

Robust conversations around what kind of innovations are needed to tackle these challenges were held with various groups in and around the region, as well as globally, to uncover inventive solutions. This has led our group to explore two key projects: design, develop and build a \$20M Social Investment Fund, and the creation of a Not for Profit Development Corporation to enable Affordable Housing Providers to expedite

building more housing in Waterloo Region. By removing barriers to assembling land for development, the Not for Profit Development Corporation will take on critical activities in the development process including obtaining capital and financing needed to secure land, and carrying out pre-development activities such as due diligence investigations and obtaining necessary planning approvals.

We are excited for what lies ahead! The Housing Innovation Round Table will continue to focus on moving new innovations forward, while encouraging and testing solutions to shift the housing system in the long term.



# 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. We work with our Fundholders to understand their philanthropic goals, and provide options to help them make an impact now – and in the future.

We have a variety of funds that can be established with a minimum investment of \$5,000.

“We are a refugee resettlement community and immigration is growing. Having this fund with KWCF is incredibly beneficial in Waterloo Region. It allows us to quickly mobilize local resources to support new residents from around the world, particularly when navigating the local impacts of significant humanitarian commitments by our Federal Government. It provides incredible local organizations with additional opportunity and flexibility to respond to specific needs in the community and shows our newest neighbours that they are welcome here.”

- **Tara Bedard**, Executive Director, Waterloo Region Immigration Partnership

**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.

In the wake of the Federal Government’s commitment to resettle 40,000 Afghan refugees to Canada by the end of 2023, in September 2021 the Immigration Partnership together with KWCF and the Cambridge & North Dumfries Community Foundation repurposed the Immigration Partnership Fund for Immigrant and Refugee Initiatives so that Waterloo Region residents could again assist refugees arriving in the Region from Afghanistan and elsewhere.

Established at KWCF following the Syrian Refugee Initiative in 2016 as a tool to help in future community response situations, KWCF kick-started the new round of giving with a \$20,000 donation following the announcement that newcomers from Afghanistan had begun arriving in the Region. Since then, many individuals and organizations have stepped up to support local resettlement efforts with \$55,000 provided as at the end of 2021. Donations

received will be distributed over the next two years to organizations supporting Afghan and other refugee newcomers.

It is hard to estimate exactly how many people will be coming to our region, but around 1,800 newcomers are expected to arrive in the next two years. Additional donations to support refugees from Afghanistan and elsewhere through the Immigration Partnership Fund for Immigrant and Refugee Initiatives can be made at [kwcf.ca/immigrationpartnership](https://kwcf.ca/immigrationpartnership).

For more information on how you can help support the resettlement of Afghan and other refugees in meaningful ways - both locally and beyond - visit [immigrationwaterlooregion.ca/en/settle-and-belong/afghan-resettlement-in-waterloo-region.aspx](https://immigrationwaterlooregion.ca/en/settle-and-belong/afghan-resettlement-in-waterloo-region.aspx).



**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.

### Why did you set up your fund?

Waterloo Region is home. Aside from brief stints in Toronto and Perth, Australia - Waterloo Region has always been home for my family and me. When I thought about giving back and making an impact, I wanted to ensure that impact was local and long-term.

In addition to Waterloo Region being home for my family, it is also home for our family business - Hussey Philanthropic Consulting (formerly Wayne Hussey Consulting Inc.).

Having grown up spending considerable amounts of time with my grandfather, who was an accountant by trade, he shared his love for the concept of compound interest with me. With a fund at KWCF, we can use that same concept to create “compound impact” for years and hopefully generations to come.

### How does the fund work, and why did you choose to format it this way?

Hussey Philanthropic Consulting is in the business of generosity and kindness. We specialize in helping charities achieve their transformational vision through large-scale fundraising.

I wanted to create a corporate philanthropic program that we can contribute to every

year. As we succeed and grow as a company, we can add to our fund and increase our impact in Waterloo Region. I also wanted a fund that I could contribute to personally and professionally; regardless of which pocket the funds came from, it would be making Waterloo Region a better place.

### What is it like to work with KWCF?

In meeting with the team at KWCF and learning about the different fund types, it became clear this was an excellent long-term option for our philanthropic strategy. They were able to provide all the information I needed, answer any questions I had, make it simple to set up our fund and start contributing to it right away.

As we continue to grow our fund, KWCF has been there to answer any questions along the way and help facilitate donations with ease. KWCF periodically sends us information about emerging issues, topics of interest and opportunities to fund positive change. We look forward to working with KWCF for years to come.

- **Dan Hussey**, Donor Advised Fund



**Named Fund in KWCF's Community Fund** – Money donated to KWCF's Community Fund is “unrestricted,” which means that KWCF is able to provide grants to address ever-changing priorities in Waterloo Region. A volunteer committee comprised of residents from across our community reviews the grant applications to recommend how these funds are distributed. The applications are then approved by the President & CEO and Board of Directors.



“We have been fortunate to have had a long history being in business, serving our customers’ needs. With that in mind we feel it is important to give back to the community on a regular basis. Supporting KWCF is one of the ways we give back. By setting up a fund within the Community Fund, which is unrestricted, we can trust that those most in need, in any given year, are being provided with assistance.”

- **John J. Kraemer**, Community Fund

**Donor Advised Fund – Invested for Impact** – Similar to a traditional Donor Advised Fund, 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.



## Compassion leads to a legacy of action focused on Affordable Housing in our community

Our mother, Jackie Mattson, believed we have the power to make a positive difference in the lives of others – and she lived that through her actions every day.

Despite all of the hard work required of a widow and parent of seven children, Mom always looked beyond herself. She was a genuine person who cared about the people she met, and had a natural ability to make everyone feel special. Over the years, her most endearing quality was compassion. She would see people in our community who had greater needs than us, and she was compelled to make a difference.

Daily, Mom demonstrated her belief in the values of social justice and inclusion. She opened her

home often to those who needed shelter, safety or security, including becoming a surety for a young foreign student accused of murder - who was eventually acquitted.

A happy memory of Mom’s quiet leadership was her tradition of leaving the stockings empty on Christmas morning, with only her heartfelt, hand written poems inside. *“...we have so much, family and such, keep being kind, and keep in mind, love goes a long way, on any given day... let us share our good luck, and responsibility not duck...”*

She continued leaving the stockings empty and writing these quirky Christmas poems for the rest of her life, reminding her grandchildren of the

importance of helping our “neighbours” – sending a cheque instead, to her favorite local charities.

When Mom died, our family knew that we wanted to honour her life in a way that would be true to her beliefs and values. Having established several scholarship funds in the past, our family understands the ongoing impact of endowment funds, as they provide a sustainable source of revenue to benefit organizations for years to come.

We established the Jackie Mattson fund with KWCF very deliberately. We wanted to celebrate Mom’s compassion, and provide a vehicle for our generation and future generations of Mattsons to help care for vulnerable members of our community.

When we learned about the Impact Investing being done by KWCF, we knew we had found the perfect partner for our new fund. With KWCF, we were able to create a fund invested for impact to help address important issues arising in our community – like Affordable Housing. Partnership with KWCF can be leveraged to attract additional funders, because KWCF does its due diligence in making sure these projects are well structured before coming on board. It enables organizations and groups that receive investments to act quickly to execute on projects. We trust KWCF to get dollars into the hands of organizations that can do the work that needs to be done.

Our family will continue to honour Mom through our actions – we will contribute to this fund every Christmas and birthday in the years to come, knowing the huge impact that the funds will have in providing homes to people in need. We know Mom would have been happy to have her name attached to this fund, and proud that she has inspired others to innovate for positive impact across Waterloo Region.

- **Kris Schumacher**, Donor Advised Fund – Invested for Impact

# Leaving a legacy to a community they love



High-school sweethearts Mary Lou and Milne Oakes have spent almost their entire lives in Waterloo Region, and one day they will pass on a legacy to the community they love through a donation in their Will to Kitchener Waterloo Community Foundation (KWCF).

“We’ve both been here since age 5, and now we’re 73 – so we believe it’s important to pay back our community,” says Milne. “And KWCF is a good vehicle, because the money lives forever.”

The Oakes are donating \$250,000 in their Will to KWCF’s Community Fund. The Community Fund is a permanent endowment comprised of unrestricted dollars, which means that KWCF is able to be flexible in supporting the most pressing needs in our community — now and in the future. Decisions on how the funding is distributed are driven by a diverse volunteer committee comprised of local residents who review grant applications and make recommendations.

“It is the fund that gives money to the greatest needs across Waterloo Region,” says Mary Lou. “KWCF has a finger on the pulse of the community and understands the issues of the

day. We don’t have any concerns with how our money will be used when we are gone.”

Mary Lou and Milne first started thinking about donating to KWCF 20 years ago, soon after then KWCF CEO Rosemary Smith took the helm. Rosemary and Mary Lou used to work together, and stayed in touch over the years.

For Milne, an avid volunteer and former school principal, he had an “aha” moment during a lunch he and Mary Lou had with Rosemary.

“I didn’t know much about KWCF back then, and at that lunch I learned more about this organization, which benefits the community, and where we can leave an estate that will live on forever,” he said. “That’s what sold me on it.”

Mary Lou and Milne don’t have children, but if they did, they said that they would still leave a legacy through KWCF. In fact, when the Oakes inherited money from their parents, they used it to set up a private foundation that they draw on regularly to support charitable organizations in Waterloo Region and beyond.

“We have more than enough money to live a comfortable life,” says Milne. “But there are so many people who are not nearly as well off as we are; the need is great.”

## HOW TO SET UP A BEQUEST

The process for setting up a bequest is very straightforward. KWCF works with you to set up the fund agreement, which references that the fund will become active via a gift from the Will. Then, in your Will, you list KWCF as receiving a bequest. Fundholders can choose from a variety of types of funds. When KWCF receives the money via the estate, the fund becomes operational.

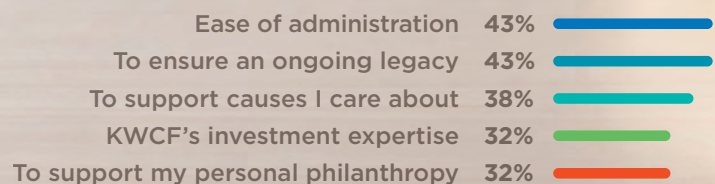
It’s important to note that future Fundholders can update their fund agreements with KWCF as many times as they’d like in their lifetime (at no cost). Regardless of any changes to the fund agreement, there is no need to subsequently update their Wills, as the Will just indicates that the bequest will be sent to KWCF; it is the fund agreement with KWCF that dictates what happens when the donation from the estate is received.

For more information about setting up a bequest and to ensure that you have the proper wording for your Will, contact Dan Robert at [dan@kwcf.ca](mailto:dan@kwcf.ca) or **519-725-1806 x 205**.

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 2021, we surveyed our Fundholders and asked them why they set up a fund with KWCF. The top five reasons are:



# 2021 Funds

## 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, 2021)**

The “50” Plus Team Fund	425,859	Don Hutzler & Elaine King Fund	318,292
Alex Schmidt Memorial Fund	60,365	The Donald Lynes Family Fund	180,588
Alfred C. & Shirley E. Filsinger Fund	64,494	Dorothy Shoemaker Literary Award Fund	155,412
The Alice (Braley) Judges - Walter Judges Fund	476,135	Douglas Brock Fund for Conservation & Music	128,078
Alice Elizabeth Brown Fund	238,339	<b>Downtown Resilience Fund</b>	<b>5,501</b>
Amy Hallman Snyder Award Fund	37,825	Dr. Eric (Ric) Soulis Memorial Trees for Schoolyards Endowment Fund	9,101
Ann Frank Fund	48,038	Dr. John D. Stewart Fund	3,104,008
Anonymous Fund	12,144	Dylan & Warren Galilee “Love, Joy, Laughter” Fund	34,179
Anonymous Fund	21,683	Edna Staebler Legacy Fund	145,107
Anonymous Fund	95,970	Elizabeth and Cam Witmer Family Fund	9,045
Anselma House Endowment Fund	37,651	Emmerton Fund	274,087
Art & Barb Janzen Fund	12,443	Erb & Good Family Funeral Home Community Fund	97,920
Audrey and Gerald Moser Trust	297,095	Eric and Muriel Misch Family Fund	644,978
Barb and Bill Hall Charitable Fund	205,096	Ernest Kendall Award Fund	36,505
The Barry and Shirley Humphrey Fund	412,019	Esther Bingeman Gascho Fund	68,540
<b>Beachday Fund</b>	<b>1,001,899</b>	The F. P. Schneider Memorial Fund	117,950
Big Brothers of Kitchener - Waterloo Promise Scholarship Fund	15,438	Farwell4Hire Fund	126,715
Big Sisters Endowment Fund	73,776	Firecracker Fund (In Memory of Lynsey Frangakis)	22,304
Black Brass Fund	28,688	Florence Louise Marsland Fund	393,653
Black Community Solidarity Fund	20,836	France-Anne Sweeny “Making A Difference” Fund	708,461
Bowden Family Fund	5,449	Frank Johnson Memorial Fund	27,078
Brenda and Peter Hallman Family Fund	891,389	Fred and Dora Mae Blayney Fund	614,157
Brian & Irene Allison Fund	84,834	<b>From “a St. Jerome’s Boy” Fund</b>	<b>283,713</b>
<b>The Brian Fisher Family Fund</b>	<b>247,932</b>	<i>From “a St. Jerome’s Boy” Fund (St. Jerome’s High School)</i>	
<i>The Brian and Pauline Fisher Fund</i>		<i>Mr. Dave Fund (A RAK comes back)</i>	
<i>The Christine Fisher Memorial Student Award Fund</i>		Fung Family Fund	47,645
<i>The Nancy Paul-Fisher Memorial Fund</i>		George Chatzis Legacy Fund	19,140
<b>Brooke Myers Legacy Fund</b>	<b>80,370</b>	George Cluthe Fund	280,749
Brush with Art Visual Arts Fund	51,381	<b>Georghiades McGlynn Family Fund</b>	<b>5,595</b>
Bryce and Nancy Walker Family Fund	175,854	Gerry & Margaret Hooper Family Fund	59,299
C. McKenzie (Mac) Lewis Memorial Classics Fund	17,974	<b>Gilbert &amp; Sullivan Society Musical Performance Growth Fund</b>	<b>5,127</b>
Canadian Clay and Glass Endowment Fund	544,709	Gina and Kuldeep Chhatwal Family Trust	149,228
The Charles E. Heller Fund	156,567	<b>The Girard Family Fund</b>	<b>5,001</b>
Child Witness Centre - Balsillie Endowment Fund	68,421	Grand National Legacy Fund	29,812
The Choices Endowment Fund	214,937	Grand River Conservation Fund	45,978
CJ Moore Memorial Phoenix Fund	16,744	<b>Grand River Jazz Society Fund</b>	<b>55,849</b>
Community Support Connections Fund	876,742	Greater KW Chamber of Commerce - Corporate Challenge Fund	198,715
Cotton Mendes Family Fund	5,199	GSC Sherry Peister Community Impact Fund	425,720
Cynthia McIntyre Memorial Fund	62,853	Gummow Hospital Support Fund	138,942
<b>D. Bruce Davidson Fund</b>	<b>5,628</b>	The Hajra and Ross Wilson Fund for the Arts	238,542
Dan Snyder Fund	77,873	Harding Family Fund	11,150
The David and Eleanor Yach Family Fund	333,053	Harold and Gloria Chapman Family Fund	108,186
David Clare & Susan Ferne Bender Family Fund	127,832		
David Johnston R+T Park Community Impact Fund	331,514		

Hartman and Brenda Krug Family Fund	95,273	The Matthew & Rochelle Family Fund	7,430
Heart Beats Hate Fund	24,246	McMurtry Family Fund	844,812
Helen and John Beynon Family Fund	77,218	Menno S Martin Contractor Ltd Community Fund	12,278
Hickey Family Fund	89,255	Merv and Diane Redman Family Fund	142,781
The Hilde English Memorial Fund	55,695	Miller Thomson Community Fund	48,731
Homer Watson House & Gallery Endowment Fund	46,816	The Moe Norman Memorial Fund	232,249
Horace and Rita Coelho and Family Unsung Heroes Fund	48,427	<b>Morley Family Fund</b>	<b>26,777</b>
Hospice of Waterloo Region Endowment Fund	32,340	The Motz Family Endowment	1,742,743
The Howard G. Schneider Cancer Care Fund	88,476	Murray Fried Fund	275,508
Hughraine Fund	948,829	The Musagetes Fund	11,438,524
Hussey Philanthropic Fund	6,905	Music Fund	154,756
Immigration Partnership Fund for Immigrant and Refugee Initiatives	61,645	N. Grace & Jacob Jutzi Family Fund	11,658
Intentions of A and M Fund	193,291	Nancy Borusiewich Fund	20,659
Jackie Mattson Fund	8,457	NHLPA Dan Snyder Memorial Student Award Fund	142,699
James E. Lipskie Memorial Fund	12,403	Ontario Endowment for Children and Youth in Recreation Fund	1,336,123
Jenkins Sauer Fund	32,677	Ormston Family Fund	373,823
The Jim and Sandy Beingessner and Family Fund	445,140	Ovi and Ligia Grada Family Fund	14,283
The Jim and Sue Hallman Family Fund	977,917	Palliative Care Fund	356,676
Jim Wilken Fund	44,092	Parents for Community Living Robert Denomme Fund	130,972
John A. McLennan Family Fund	366,809	Paul Kuntz Legacy Fund	129,294
The John R. Robins Fund	135,878	Pollock Family Fund	7,270,649
Junior Achievement Terry Burch Memorial Fund	46,787	PSR Fund	20,241
The Keith and Winifred Shantz Fund for the Arts	4,104,037	R. Jack Middlemass Memorial Fund	171,892
Ken Murray Fund	930,457	Retired Business & Professional Men's Club of K-W Fund	32,883
KidsAbility Foundation Endowment Fund	973,903	Reuben Edwin Cleghorn Fund	193,589
Kitchener Conestoga Rotary Club Endowment Fund	312,199	Rev. Carl & Jean Wagner and Family Fund	60,911
The Kitchener Rangers Hockey Club Scholarship Fund	622,412	<b>Riggs Foundation Fund</b>	<b>107,627</b>
Kitchener Sports Association Legacy Fund	160,950	The Robert Caldwell Fund	25,608
Kitchener-Waterloo Counselling Services Inc. Endowment Fund	45,635	Rosalind & Dieter Kays Family Fund	145,694
Krahn Family Fund	7,295	Ruth Doelle Fund	441,654
KWCF Operating Endowment Fund	206,088	S. Halvorsen-Good Family Fund	21,220
<b>Kyle Thomas Hanna Legacy Fund</b>	<b>20,658</b>	The Savvas & Lenia Chamberlain Fund	319,388
Landmann Family Fund	1,119,826	<b>Scandrett Family Endowment Fund</b>	<b>107,472</b>
The Leland and Thora Vance Fund	8,398,055	<i>Saralie Ann Scandrett Memorial Fund</i>	
<b>Lily, Nicole &amp; Greg Hallman Family Fund</b>	<b>5,044</b>	<i>Scandrett Family Community Fund</i>	
Lions Club of Kitchener Community Service Fund	38,906	Schneider Employees' Association Community Fund	718,443
Lisa Schurter Memorial Fund	31,212	School Sisters of Notre Dame Legacy Fund	340,594
Lonsdale and Roberta Schofield Fund	751,960	Scouts Canada - North Waterloo District Endowment Fund	64,654
Lorne and Vera Caughill Education Fund	23,618	Sharon and Paul Good Fund	82,209
The Lyle S. Hallman Fund	1,856,857	<b>The Smith Family Fund</b>	<b>5,418</b>
The Mac Voisin Scholarship Series Fund	83,116	The Spinnaker Fund	1,472,217
Machelle and Tony Denison Family Fund	49,957	St. Mary's General Hospital Foundation Physician's Endowment Fund	108,349
<b>The Malcolm and Anne Shantz Fund</b>	<b>26,195</b>	Steffensen Family Fund	345,729
Marianne and Jim Erb Family Fund	78,319	Strahan Chan Community Endowment Fund	14,145
Mary and Warren Ober Fund	227,854	TD Canada Trust Merv Lahn Community Development Fund	783,863
Mary Bales Fund	317,156	TD Employees Endowment Fund	67,511
		The Ted and Andrea Witzel Family Fund	52,952

ToastyToes Waterloo Region Fund	90,046
<b>Unicorn Fund</b>	<b>420,934</b>
<b>The United Way Forever Fund</b>	<b>3,196,200</b>
<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	52,713
The Urie A. and Dorothy M. Bender Endowment Fund	99,681
Uvaro Community Fund	35,390
Victoria Cleghorn Fund	142,180
The Victoria D'Agostino Children's Benefit Fund	180,482
Victoria J. Suljak Memorial Fund	128,622
<b>Vidyard Gives Back Community Fund</b>	<b>401</b>
Wagner Livock Fund	49,056
The Walter A. Bean KWCF Scholarship Fund	111,842
Walter and Florence Martin Endowment Fund	143,332
Walter and Jean Hachborn Fund	597,931
Waterloo Region International Plowing Match 1995 and 2012 Fund	479,539
The Waterloo Region Record Literacy Fund	137,098
The Waterloo Region Record - Lyle S. Hallman Foundation Kids to Camp Fund	15
Weiland Family Foundation Fund	1,387,882
Westfall and Hill Family Fund	887,384
<b>Westmount Golf Club Charity Fund</b>	<b>836,287</b>
<i>Westmount Charity Golf Tournament Fund</i>	
<i>Westmount Oktoberfest Charity Pro-Am Golf Tournament Fund</i>	
<b>William Bernhardt Fund</b>	<b>216,805</b>
The William Roberts Family Fund	16,574
<b>The Woolwich Community Fund</b>	<b>405,225</b>
<i>The Ted &amp; Mary Brough Fund / The RaeLipskie Partnership</i>	
<i>The Woolwich Community Fund</i>	
<i>The Woolwich Fountain of Memories Award</i>	
<b>WPL Endowment Fund</b>	<b>260,353</b>
<i>WPL Endowment Fund</i>	
<i>WPL Summer Reading Club Fund</i>	
WRRC Community Fund	1,248
Youth Advisory Council (YAC) Fund	55,871
<b>YW Endowment Fund</b>	<b>2,137,143</b>
<i>YW Emergency Shelter Fund</i>	
<i>YW General Fund</i>	
Zak Barbary Family Foundation Fund	1,376
Zamin Family Fund	9,088
Zonta Club of Kitchener Waterloo Fund	60,772

<b>Community Fund</b>	<b>21,367,358</b>
<b>NAMED FUNDS IN THE COMMUNITY FUND</b>	
A. Edward Johnson Fund	843,101
Alberta & Roderick Jack Fund	28,430
Amanda Knapp & Family Fund	5,000
Barbara Hill and David Rutherford Fund	15,000
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 Blayney Fund	132,867
Fryday-Field Family Trust	5,000
Gary F. Parker and Family Fund	87,686
Gordon A. MacKay Fund	20,628
Greg and Jane Barratt Fund	7,461
Howard Jasper Fund	5,570
J.T. "Sam" Hill Fund	206,254
Jacqueline and Claude Macorin Family Fund	5,000
James F. Robertson Fund	11,614
Jane Humphries Family Fund	23,000
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	9,286
Kitchener Mayor and Council Fund	43,543
Larry and Debra Murray Fund	32,357
The Lisa McLean Memorial Fund	24,362
M. Grace Schmidt Fund	10,000
Mullan Family Fund	20,050
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	3,344
Waterloo Manufacturing Company Fund	25,500
The William D. and Deen Smith Fund	2,700

**NOTE:** Fund names in **colour** indicate a new fund in 2021. **Bold** indicates an umbrella fund, *italics* represent its corresponding sub-fund(s).

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.

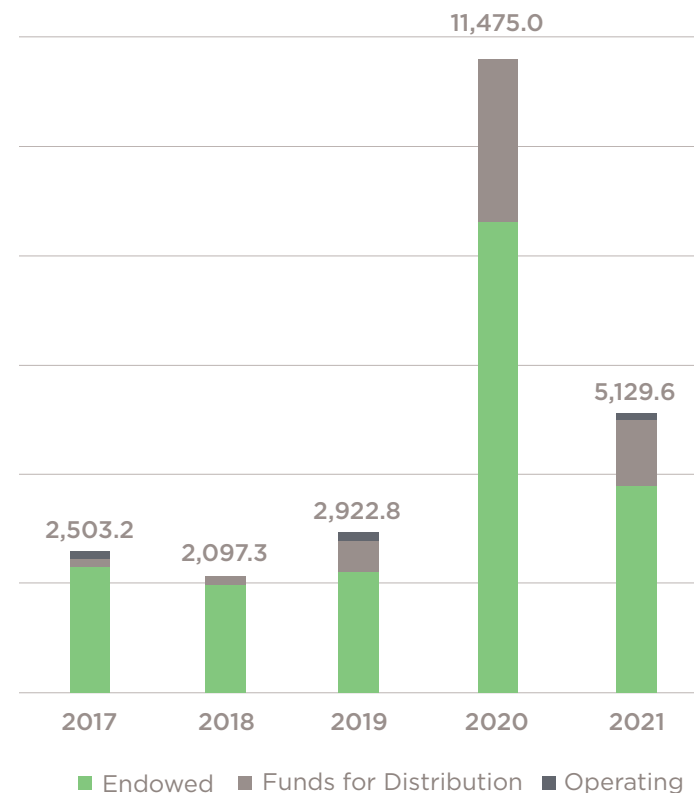
Donors may choose to contribute to an existing fund at KWCF or use their donations to establish their own fund. Donors can also contribute directly to support the operations of KWCF to assist our work in helping the community.

We are pleased to report that total donations for 2021 exceeded \$5 Million. Thank you to all of our Fundholders and Donors!

# Donors

Accumulated donations & legacy leaders

Total Donations Received (thousands)



## ACCUMULATED DONATIONS TO DECEMBER 31, 2021 (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  
Beachday Fund  
Community Foundations of Canada  
Dare Family Trust  
Jim & Sue Hallman  
Lyle S. Hallman\*  
Lyle S. Hallman 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  
Eric\* & Muriel Misch  
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 Beingsner  
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.  
The Brian Fisher Family  
Keith L. Gummow\*  
Ric Hewson & Dorothee Retterath  
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\*  
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  
City of Kitchener  
Estate of Reuben Edwin Cleghorn  
Estate of Victoria Cleghorn  
George Cluthe\*

Cober  
Estate of Thelma Emmerton  
The Fairmount Foundation  
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  
Ivari  
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  
Chris Rigby  
Stephanie Scandrett  
Frederick\* & Jane Schneider  
Dorothy Shoemaker\*  
Spaenaur Inc.  
Sun Life Financial  
Trillium Estates Limited  
Bryce & Nancy Walker  
Waterloo Public Library^  
The Waterloo Region Record  
Hazel & Ralph Westfall\*  
Hajra\* & Ross Wilson  
David & Eleanor Yach

**\$50,000 - \$99,999**

Anonymous  
 50 Plus Team  
 Brian & Irene Allison  
 Collin G. Baxter  
 Dorothy M. & Urie A. Bender\*  
 Big Brothers Big Sisters of Waterloo Region^  
 Edward & Mary Brough  
 Gloria & Harold\* Chapman  
 Communtech Technology Association Inc.  
 The Dan Snyder Memorial Foundation  
 Eleanor M. Davidson\*  
 Al Filsinger  
 Randy Fowlie  
 Robert D. Frank  
 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  
 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  
 Grand River Jazz Society Corp.^  
 Toronto Foundation  
 Helen M. Wagner  
 Estate of Ruth Werlich  
 William H. Kaufman Inc.  
 The Winnipeg Foundation

**\$25,000 - \$49,999**

Anonymous  
 Jane Arnold & Timothy Jackson  
 W. Donald & Irene Bean  
 Helen & John Beynon  
 Christine Bird  
 Gay & Dr. Michael Booth  
 J.F. Brooke  
 Brush With Art  
 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  
 Joseph & Xiaopu Fung  
 Linda & Lloyd Gower\*  
 Ligia & 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^  
 John\* M. & Elizabeth Kerr  
 Peter Kerr  
 Estate of Henry Knell  
 KPMG Foundation  
 Mary & Robert\* Kuntz  
 Braden Kurczak  
 KW Counselling Services^  
 Lions Club of Kitchener  
 Gordon A. Mackay\*  
 Mark-Milne Inc.  
 Meridian Edge Consulting  
 Miller Thomson Foundation

Jane and Scott Morley  
 Motz Family Foundation  
 Doreen & William\* Motz  
 Debra & Larry Murray  
 NALACO Corporation  
 Charles M. & Elaine Ormston  
 Estate of Marguerite Ormston  
 Kelly & Mike Peasgood  
 Estate of Helen I. Pollock  
 Harvey & Sandra Reid  
 Estate of Ida K.I. Sanford  
 Scouts Canada - North Waterloo District^  
 Anne & Malcolm Shantz  
 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 Charitable Foundation^

**\$10,000 - \$24,999**

John\* & Marjorie Acheson  
 Acxsys Corporation (Interac)  
 African Community Wellness Initiative  
 Judith & Robert M. Astley  
 ATS Automation Tooling System Inc.  
 Heidi Balsillie  
 Andrew & Lillian Bass  
 BCE Inc.  
 Estate of Ross Arthur Bergey  
 Dora Bingeman\*  
 Bingemans Inc.  
 Peter Black\*  
 G. Robert & Noreen Blake\*  
 Boston Pizza Foundation  
 Budd Canada Inc.

C3 Group 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 & 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  
Ewout Heersink  
Heffner Lexus Toyota  
Highland Road United Church  
Barbara Hill & David Rutherford  
James & Sandra Hill  
Penny & Richard Hobson  
David & Judy Horman  
Christopher R. Howlett  
Art & Barb Janzen  
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  
Betty & David Luft  
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\*  
Miller Thomson LLP  
Lucille & Paul\* Mitchell  
Janice Moore  
Lori & Marc Morin  
Gary & Karen Mottershead  
AJ & Kerry Mueller  
Kevin P. Mullan  
Jacqui Murphy  
Iris and Monty\* Ward  
Oldfield, Greaves, D'Agostino & Scriven  
Ontario Plowmen's Association  
J. Terence & Margaret Osbourne\*  
David Paleczny & Mary Reynolds  
David & Joan Petras  
Clare Plumtree  
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  
Richard Sullivan Jr. & Gladys Sullivan  
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  
Uvaro  
Vantage Wealth Management  
Frank Voisin  
Mac Voisin  
Karl H. Wahl\*  
Waterloo Lions Club  
Alison & Alistair Watson  
Peter & Tracey Weiler  
Women's Crisis Services of Waterloo Region^  
Heather Wright  
Nola Young  
Zehr Management Inc.  
Ziggy's Cycle & Sport Ltd.  
Vivian Zochowski

**\$5,000 – \$9,999**

1993 Lahn Family Trust  
Randy Adams  
Steve & Vera Aldersley  
Astley Family Foundation  
Karen Atkinson  
Automated Machinery Design Inc.  
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 Specialty Glazing Solutions  
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 & Company (Canada), Inc  
Crompton Co.  
Mary D'Alton  
Heidi & Neil Davidson  
Deer Ridge Golf Club  
D'Arcy & Sandy Delamere  
Chris & Rick DeVrye  
Michael Doughty  
Jim Dreher & Sharon Gilroy-Dreher  
David Drewe & Avvey Peters  
EBS Geosstructural Inc.  
Michael & Patricia Ennis

Ernst & Young LLP  
Fabulous Sparkly Unicorns Inc.  
D'Arcy & Steve Farlow  
Dr. Brian G. Field and Karen Fryday-Field  
Gerald & Marg Finnen  
Nyle H. Futher  
Dianne & Mike Galbraith  
Warren\* Galilee & Elizabeth Heald  
Gateman-Millooy Inc  
Ruth Germann  
Raymond T. Gibney\*  
Giftfunds Canada  
The Gilbert & Sullivan Society, Waterloo Regional Branch^  
Annabelle & Eugene Girard  
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  
Cathy & Lorne Harding  
Paul G. Haslam  
Estate of Martha M. Hauck  
Donald & Jo-Anne Haycock  
William R. Henderson\*  
William Herzog\*  
Hi-Tech Hockey League  
Hogg Fuel & Supply  
Hussey Philanthropic Consulting  
Suzanne Hyatt  
Imasco Limited  
Ivey Foundation  
Joseph E. Seagram & Sons Ltd.  
James & Lee Kay  
Martha Kays\*  
John & Sandy Kendall  
Marlene Kennedy  
Kitchener-Waterloo Oktoberfest Inc.  
Iain Klugman  
Carl\* & Jean Knell  
Darcy Krahn  
Allyson & Dave Kroetsch  
Ollie & Owen Lackenbauer

Heather & James Lackner  
George W. Lange  
Lear Corporation Canada Ltd.  
Stephen Lindt & Diane B. Wolfenden  
Linwood & District Lions Club  
Elizabeth Maccabe  
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  
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.  
Queen of Hearts Tea House & Gift Shop  
Cameron Redmond  
Coleen & Paul Reitzel  
Retired Business & Professional Men's Club  
Richardson GMP Limited  
Gordon\* & Jean Riedlinger  
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



David Schooley  
 Joan & Michael Schurter  
 Ron & Susan Schwark  
 Derek & Kristen Smith  
 Harold F. Snyder\*  
 Terry & Wayne Snyder  
 Lindsay & Louise Somerville  
 Dr. Donald Spink\*  
 S-S Technologies  
 Stanley Park Community Association  
 Stanley Park Rosemount Preschool  
 Sweeny & Co Architects  
 Donald S. Sykes\*  
 Gerald & Susan Taylor  
 The Cloverleaf Foundation  
 The Connor, Clark & Lunn Foundation  
 The Longevity Company of Canada  
 Ellen Todd\*  
 Anne Trussler  
 David & Kitty Uffelmann  
 Leslee Urquhart  
 Tatyanna & Terry van Lenthe  
 Vidyant  
 Kyrie Vala-Webb & Ryan Voisin  
 Elizabeth Walter  
 Barb & Robert L.\* Warren  
 W.C. Haves Professional Corporation  
 Catherine & Don E.\* Weaver  
 Weber Supply Company  
 Estate of Pearl Weber  
 Janice & John\* Weber  
 Shelley Wilken  
 Larry Williamson  
 Duncan & Harriet Winhold\*  
 Dr. Cam & Elizabeth Witmer  
 Words Worth Books Limited  
 John & Julie Wynn  
 Judith & Dr. Peter Wyshynski  
 Yusani Holdings Inc.  
 Victor Zamin

**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 (25)	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](mailto:dan@kwcf.ca) or **519-725-1806 x 205**.

**NOTE**

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

^ Indicates organization holds a Charitable Organization Endowment Fund.

# 2021 Grants

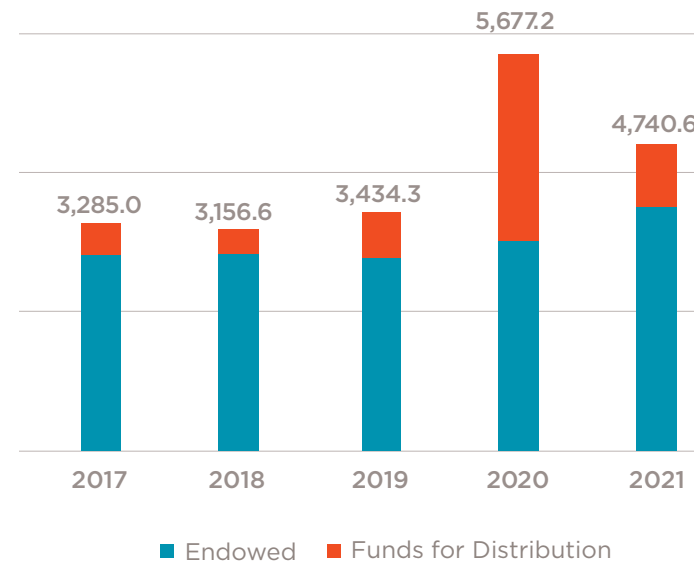
Kitchener Waterloo Community Foundation (KWCF) is focused on making an impact in our community to support our mission of creating caring communities where everyone thrives. Building on our connections and knowledge of the non-profit sector, in partnership with our Fundholders and Donors, we provide grants throughout the year. KWCF helps charitable organizations across our community make a difference by providing them with funds for programs and initiatives, general operating support, student awards, and much more.

In 2021, we granted \$4.7 Million across our community.

**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%.

## Granting History (thousands)



## GRANTS AWARDED JANUARY 1, 2021-DECEMBER 31, 2021

### 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
ACCKWA	10,000
Adventure4Change	4,000
African, Caribbean, Black (ACB) Working Group - Waterloo Region	25,000
Anishnabeg Outreach	5,000
Bereaved Families of Ontario - Midwestern Region	6,757
Bridges to Belonging Waterloo Region	15,950
Bring on the Sunshine	13,500
Cambridge Shelter Corporation	7,450
Canadian Arab Women's Association of Kitchener-Waterloo	39,748
Canadian Aweil Youth Association	35,000
Canadian Clay and Glass Gallery	5,000
Child Witness Centre	21,600
Coalition of Muslim Women of KW	5,000
Community Justice Initiatives of Waterloo Region	18,000
Family Counselling Centre of Cambridge and North Dumfries	19,500
House of Friendship	15,000
The Hummingbird Centre For Hope	5,000
Kitchener Downtown Community Health Centre	25,000
Kitchener-Waterloo Urban Native Wigwam Project	5,000
Marillac Place	5,000
Muslim Social Services of Kitchener Waterloo	5,000
Nutrition for Learning	5,000
oneROOF Youth Services	15,900
Our Place	8,070
rare Charitable Research Reserve	50,000
Reception House Waterloo Region	31,811
Reep Green Solutions	10,000
Sanguen Health Centre	25,000
Sexual Assault Support Centre of Waterloo Region	32,000
Somali Canadian Association of Waterloo Region	22,000
SPECTRUM Waterloo Region's Rainbow Community Space	17,270
Strong Start	30,000
Township of North Dumfries	4,500
Victim Services of Waterloo Region	6,000
Wisahkotewinowak Urban Indigenous Garden Collective	5,000
Women's Crisis Services of Waterloo Region	19,400
YMCA of Three Rivers	3,000

### Arts Grants Fund

Bonn Park Podcast	20,000
Community Music School of Waterloo Region	10,979
Cosmic Fishing Theatre	20,000
Green Light Arts	18,000
IRL Festival	7,000
Kitchener-Waterloo Musical Productions	17,659
MT Space	20,000
The New Quarterly	9,800
NUMUS	5,000
Pat the Dog Theatre Creation	35,000
Pinch Cabaret	7,500
Studio D20	5,000
Unwrap Theatre	10,000

### Racial Equity Fund

African Women's Alliance	19,000
AONation	20,000
Caribbean Canadian Association of Waterloo Region	20,000
Crow Shield Lodge	7,000
Focus For Ethnic Women	1,900
Lion's Mane Ministry - Gospel Television	8,700
Muslim Women of Cambridge	15,000
Neruda Arts	900
O:se Kenhionhata:tie Land Back Camp	1,600
Peace For All	15,000
SPECTRUM Waterloo Region's Rainbow Community Space	7,500

### CFC PARTNERSHIP PROGRAMS THROUGH KWCF

#### Canada Healthy Communities Initiatives - Community Foundations of Canada

Canadian Arab Women's Association of Kitchener-Waterloo	6,500
Community Support Connections - Meals On Wheels and More	31,589
Greenway-Chaplin Community Centre	30,000
HopeSpring Cancer Support Centre	5,000
Kitchener Downtown Community Health Centre	25,069
Pat the Dog Theatre Creation	24,500
Social Development Centre Waterloo Region	30,000
SPECTRUM Waterloo Region's Rainbow Community Space	6,413
Waterloo Cycling Club - Hydrocut Trails Expansion	15,000
Woolwich Community Health Centre	15,491
The Working Centre	30,000

### Fund for Gender Equality - Community

<b>Foundations of Canada</b>	
African Women's Alliance	25,000
Button Factory Arts	16,000
Coalition of Muslim Women of KW	40,000
KW Counselling Services	30,000
Sexual Assault Support Centre of Waterloo Region	40,000
SHORE Centre	25,000
Women's Crisis Services of Waterloo Region	27,862
YWCA Cambridge	38,000

### 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	6,560
Make-A-Wish Foundation of Canada	2,880
Nutrition for Learning	6,560

#### Alex Schmidt Memorial Fund

Carizon Family and Community Services	1,150
Strong Start	1,150

#### Alfred C. & Shirley E. Filsinger Fund

Monica Place	200
St. Mary's General Hospital Foundation	2,000

#### Ann Frank Fund

Canadian Mental Health Association Waterloo-Wellington	900
Carizon Family and Community Services	900

#### Anonymous Fund

Carizon Family and Community Services	1,000
Grand River Conservation Foundation	1,000
Grand River Hospital Foundation	2,500
Hospice of Waterloo Region	5,000
House of Friendship	1,000
Kinbridge Community Association	1,000
KWCF - Community Fund***	1,000
MennoHomes	2,500
Social Venture Partners Waterloo Region	5,000
St. Mary's General Hospital Foundation	3,144
Stratford Shakespearean Festival of Canada	2,000
Strong Start	1,000
Supportive Housing of Waterloo	2,500
Waterloo Region Family Network	5,000
YMCA of Three Rivers	10,000

<b>Anonymous Fund</b>		<b>Brian &amp; Irene Allison Fund</b>		<b>David Johnston R+T Park Community Impact Fund</b>	
Canadian Mennonite	500	The Humane Society of Kitchener Waterloo	965	Sexual Assault Support Centre of Waterloo Region	12,500
City of Waterloo	2,000	and Stratford Perth			
Conrad Grebel University College	5,000	National Service Dog	965		
First Mennonite Church - Kitchener	10,000	Ontario Society for the Prevention of Cruelty to Animals	965		
Focus on the Family Canada	500	Pride Stables	965	<b>Don Hutzler &amp; Elaine King Fund</b>	
House of Friendship	10,000			Community Support Connections - Meals On Wheels and More	2,000
KidsAbility Foundation	5,000	<b>The Brian and Pauline Fisher Fund</b>		The Food Bank of Waterloo Region	2,000
Kitchener-Waterloo Symphony	5,000	Canadian Red Cross	6,000	Grand River Hospital Foundation	15,000
KW Counselling Services	10,000	The Food Bank of Waterloo Region	2,785	House of Friendship	1,700
K-W Seniors Day Program	5,000	ForUsGirls Foundation	5,000	St. Mary's General Hospital Foundation	15,000
Mennonite Central Committee Ontario	10,000	Golf Canada Foundation	500	Women's Crisis Services of Waterloo Region	2,000
Parkwood Mennonite Home	10,000	Grand River Hospital Foundation	7,500		
Rockway Mennonite Collegiate	10,000	House of Friendship	5,000	<b>The Donald Lynes Family Fund</b>	
Shalom Counselling Services	6,000	KidSport Canada - Ontario - KW Chapter	2,500	Family and Children's Services of the Waterloo Region Foundation	1,000
Silver Lake Mennonite Camp	5,000	Pride Stables	4,500	The Food Bank of Waterloo Region	3,000
Willowgrove	10,000	Sick Kids Foundation	3,500	Grand River Hospital Foundation	1,000
The Working Centre	5,000	St. Mary's General Hospital Foundation	7,500	KidSport Canada - Ontario - KW Chapter	750
		St. Mary's Parish	5,000	KWCF - Immigration Partnership Fund for Immigrant and Refugee Initiatives***	3,000
<b>Anonymous Fund</b>		Start2Finish	1,000	THEMUSEUM	750
KWCF Operating Fund***	7,500	Town of Innisfil	9,889		
		United Way Waterloo Region Communities	3,000	<b>Dr. Eric (Ric) Soulis Memorial Trees for Schoolyards Endowment Fund</b>	
<b>Anonymous Fund</b>		University of Waterloo	401	Trees for Woolwich	200
House of Friendship	800				
		<b>Bryce and Nancy Walker Family Fund</b>		<b>Dylan &amp; Warren Galilee "Love, Joy, Laughter" Fund</b>	
<b>Art &amp; Barb Janzen Fund</b>		Grand River Hospital Foundation	2,600	Dalhousie University	500
Women's Crisis Services of Waterloo Region	1,200	Rideau Waterway Land Trust	2,000	Wilfrid Laurier University	500
		United Way Waterloo Region Communities	2,000	<b>Elizabeth and Cam Witmer Family Fund</b>	
<b>Audrey and Gerald Moser Trust</b>				Pride Stables	300
Carmel of St. Joseph	2,000	<b>C. McKenzie (Mac) Lewis Memorial Classics Fund</b>		<b>Erb &amp; Good Family Funeral Home Community Fund</b>	
KidsAbility Foundation	2,000	University of Guelph	2,000	Hospice of Waterloo Region	3,500
KW Counselling Services	2,000	University of Waterloo	2,000		
Volunteer Action Centre	5,300			<b>Eric and Muriel Misch Family Fund</b>	
<b>Barb and Bill Hall Charitable Fund</b>		<b>CJ Moore Memorial Phoenix Fund</b>		The Food Bank of Waterloo Region	7,033
Canadian Cancer Society, Ontario Division	925	Food4Kids Waterloo Region	1,000	KidsAbility Foundation	7,033
Grand River Hospital Foundation	925	KWCF - Immigration Partnership Fund For Immigrant and Refugee Initiatives***	2,000	Lisaard & Innisfree Hospice	7,033
Hospice of Waterloo Region	925	KWCF - Black Community Solidarity Fund***	2,000	<b>Farwell4Hire Fund</b>	
The ILC Charitable Foundation	925			Cystic Fibrosis Canada	8,515
McMaster University	925	<b>Dan Snyder Fund</b>		<b>Firecracker Fund (In Memory of Lynsey Frangakis)</b>	
Mennonite Central Committee Ontario	925	Woolwich Gymnastics Club	2,400	Ryan Saturno Patient Amenities Fund	350
St. Mary's General Hospital Foundation	1,850			Young Adult Cancer Canada	350
<b>The Barry and Shirley Humphrey Fund</b>		<b>The David and Eleanor Yach Family Fund</b>		<b>Florence Louise Marsland Fund</b>	
Grand River Hospital Foundation	7,750	Carizon Family and Community Services	6,250	KidsAbility Foundation	7,400
St. Mary's General Hospital Foundation	7,750	Strong Start	6,250	Kitchener-Waterloo Symphony	7,400
<b>Brenda and Peter Hallman Family Fund</b>		<b>David Clare &amp; Susan Ferne Bender Family Fund</b>		<b>Frank Johnson Memorial Fund</b>	
Breslau Mennonite Church	2,000	Grand River Hospital Foundation	1,000	The Hummingbird Centre For Hope	200
Community Support Connections - Meals On Wheels and More	6,700	HopeSpring Cancer Support Centre	1,000		
Hospice of Waterloo Region	9,500	House of Friendship	650		
House of Friendship	4,000	Huron Hospice	400		
MennoHomes	5,000	KidsAbility Foundation	750		
Rockway Mennonite Collegiate	200	Lisaard & Innisfree Hospice	1,000		
YW Kitchener-Waterloo	2,000				

<b>From "a St. Jerome's Boy" Fund (St. Jerome's High School)</b>		<b>Helen and John Beynon Family Fund</b>		<b>The Jim and Sue Hallman Family Fund</b>	
Holy Rosary Catholic Elementary School	4,000	Kitchener-Waterloo Symphony	2,500	Bereaved Families of Ontario - Midwestern Region	1,000
Monsignor Haller Catholic Elementary School	3,000	<b>The Hilde English Memorial Fund</b>		Big Brothers Big Sisters of Waterloo Region	2,000
Our Lady of Grace Catholic Elementary School	13,000	Kitchener-Waterloo Symphony	100	Breakfast Club of Canada	1,000
St. Don Bosco Catholic Secondary School	3,000	University of Waterloo	1,000	Carizon Family and Community Services	60,000
St. John's Catholic Elementary School	7,500	Wilfrid Laurier University	1,000	Drayton Theatres Inc	2,000
St. Teresa - Kitchener Catholic Elementary School	3,000	<b>Horace and Rita Coelho and Family Unsung Heroes Fund</b>		Erb Street Mennonite Church	30,000
<b>Fung Family Fund</b>		Habitat for Humanity Waterloo Region	1,800	The Food Bank of Waterloo Region	4,000
KWCF - Racial Equity Fund***	1,800	<b>Hughrairie Fund</b>		Food4Kids Waterloo Region	2,667
<b>George Chatzis Legacy Fund</b>		Amnesty International Canadian Section	3,570	Grand River Hospital Foundation	5,000
The Athletic Alliance	700	Canadian National Institute for the Blind	5,355	The Hallman Chapel Inc	2,000
<b>Gina and Kuldeep Chhatwal Family Trust</b>		Canadian UNICEF Committee	3,927	Hockey Helps the Homeless K-W	2,000
Women's Crisis Services of Waterloo Region	5,600	Canadian Warplane Heritage	357	Hospice of Waterloo Region	5,000
<b>Grand National Legacy Fund</b>		Centre Wellington Food Bank	1,607	House of Friendship	15,000
Grand National Exhibition Association	1,000	Elora Pastoral Charge	357	KidsAbility Foundation	33,755
<b>Greater KW Chamber of Commerce - Corporate Challenge Fund</b>		Engineers Without Borders Canada	1,428	KidSport Canada - Ontario - KW Chapter	7,500
Adventure4Change	1,962	Farm Radio International	714	KW Counselling Services	1,000
Focus For Ethnic Women	538	Guelph-Wellington Women in Crisis	1,071	KWCF - Lions Club of Kitchener Community Service Fund***	2,000
Kind Minds Family Wellness	5,000	Hamilton Health Sciences Foundation	1,071	Lisaard & Innisfree Hospice	10,000
<b>The Hajra and Ross Wilson Fund for the Arts</b>		Kitchener-Waterloo Symphony	357	Lutherwood Child and Family Foundation	15,000
KWCF - Community Arts Fund***	6,700	KW Access-Ability	3,927	Marillac Place	1,667
<b>Harding Family Fund</b>		The Leprosy Mission Canada	3,570	The May Court Club Of Kitchener-Waterloo	1,000
Adventure4Change	250	The Ontario Educational Communications Authority (TVOntario)	1,071	Mennonite Central Committee Ontario	10,000
Grand River Hospital Foundation	100	Save the Children - Canada	3,570	Mennonite Economic Development Associates of Canada	10,000
HopeSpring Cancer Support Centre	100	United Church of Canada	1,250	Nutrition for Learning	5,000
Reception House Waterloo Region	250	World Federalist Foundation	2,499	oneROOF Youth Services	5,167
Sexual Assault Support Centre of Waterloo Region	100	<b>James E. Lipskie Memorial Fund</b>		Parkwood Mennonite Home	25,000
St. Mary's General Hospital Foundation	100	The Working Centre	500	Rotary Club of Kitchener-Conestoga	1,000
Women's Crisis Services of Waterloo Region	100	<b>Jenkins Sauer Fund</b>		Silver Lake Mennonite Camp	2,000
<b>Harold and Gloria Chapman Family Fund</b>		KWCF - Racial Equity***	1,300	St. Mary's General Hospital Foundation	6,200
Carizon Family and Community Services	1,000	<b>The Jim and Sandy Beingessner and Family Fund</b>		Start2Finish	1,000
Grand River Hospital Foundation	1,000	Chalice	350	Strong Start	10,000
House of Friendship	1,000	Equestrian Order of Holy Sepulchre of Jerusalem Lieutenancy of Eastern Canada	1,250	United Way Waterloo Region Communities	5,000
The Working Centre	1,000	Grand River Conservation Foundation	500	Women's Crisis Services of Waterloo Region	1,000
<b>Hartman and Brenda Krug Family Fund</b>		Grand River Hospital Foundation	1,000	The Working Centre	15,000
St. Mary's General Hospital Foundation	3,600	Hospice of Waterloo Region	5,000	YW Kitchener- Waterloo	8,840
<b>Heart Beats Hate Fund</b>		KidsAbility Foundation	500	<b>Jim Wilken Fund</b>	
Adventure4Change	1,000	The May Court Club Of Kitchener-Waterloo MennoHomes	500	oneROOF Youth Services	750
Cycling Into The Future	500	Right to Life Association of K-W & Area	200	Women's Crisis Services of Waterloo Region	750
Food4Kids Waterloo Region	500	St. Mary's General Hospital Foundation	1,000	<b>John A. McLennan Family Fund</b>	
KidSport Canada - Ontario - KW Chapter	1,000	St. Mary's Parish	500	Amici Camping Charity	1,000
KWCF - Racial Equity Fund***	1,000	St. Vincent De Paul Society, Our Lady of Lourdes Conference	1,200	The Birnie Hodgetts Children's Fund	1,000
Nutrition for Learning	500	United Way Waterloo Region Communities	1,000	Canadian Mental Health Association Waterloo-Wellington	750
oneROOF Youth Services	500	University of St. Michael's College	500	Family and Children's Services of the Waterloo Region Foundation	1,000
		The Working Centre	1,000	Global Pathways School	1,000
				Grand River Hospital Foundation	2,000
				Hospice of Waterloo Region	2,000
				Waterloo Wellington Down Syndrome Society	2,550
				Women's Crisis Services of Waterloo Region	2,500

<b>Ken Murray Fund</b>		<b>McMurtry Family Fund</b>		<b>Ormston Family Fund</b>	
Boys and Girls Club of Niagara	4,000	Anishnabeg Outreach	1,000	Grand River Hospital Foundation	9,800
Generation Chosen	5,000	Crow Shield Lodge	1,000	Tim Hortons Foundation Camps	4,200
Guelph Chamber Choir	1,500	The Food Bank of Waterloo Region	1,400		
Kitchener-Waterloo Symphony	6,500	Perimeter Institute for Theoretical Physics	2,000	<b>Ovi and Ligia Grada Family Fund</b>	
University of Waterloo	2,000	rare Charitable Research Reserve	1,000	Romanian Christian Fellowship	2,600
Wilfrid Laurier University	14,000	Shad Canada	5,000	Romanian Church of God of Kitchener	2,500
The Working Centre	1,900	United Way Waterloo Region Communities	12,000		
		Waterloo Public Library	1,000	<b>Paul Kuntz Legacy Fund</b>	
<b>Landmann Family Fund</b>		The Working Centre	2,400	African Women's Alliance	1,000
Button Factory Arts	3,000	YMCA of Three Rivers	5,000	The Athletic Alliance	1,000
Calcutta Rescue Canada	2,000			Canadian Arab Women's Association of Kitchener-Waterloo	1,000
Child Witness Centre	7,700			Grand River Hospital Foundation	800
Days for Girls	2,000	<b>Merv and Diane Redman Family Fund</b>		St. Mary's General Hospital Foundation	1,000
First Nations and Inuit Suicide Prevention Association of Quebec and Labrador	1,000	Grand River Hospital Foundation	5,300		
HopeSpring Cancer Support Centre	4,000			<b>Pollock Family Fund</b>	<b>270, 900</b>
Hospice of Waterloo Region	4,400	<b>The Moe Norman Memorial Fund</b>		Banff Public Library	
The Humane Society of Kitchener Waterloo and Stratford Perth	1,000	House of Friendship	3,500	Bow Valley Mountain Bike Alliance	
KidSport Canada - Ontario - KW Chapter	2,500	KWCF - ToastyToes Waterloo Region Fund***	2,000	Branksome Hall Foundation	
oneROOF Youth Services	6,000	Trumpet of Truth Christian Ministries	3,500	Cambridge & North Dumfries Community Foundation	
Parents for Community Living Kitchener - Waterloo Inc	2,000	University of Waterloo	1,000	Cambridge Memorial Hospital Foundation	
Strong Start	1,000	Waterloo Regional Crime Stoppers	7,200	Cambridge Symphony Orchestra	
THEMUSEUM	3,500			Covenant Foundation	
Timmins and District Hospital Foundation	1,000	<b>The Motz Family Endowment</b>		Grand River Conservation Foundation	
True North Aid	1,000	Sanguen Health Centre	45,000	Grand River Hospital Foundation	
		Anishnabeg Outreach	20,200	Heart and Stroke Foundation of Canada	
				Hope for Wildlife	
<b>Lions Club of Kitchener Community Service Fund</b>		<b>Mr. Dave Fund (A RAK comes back)</b>		Junior Achievement of South Western Ontario	
Lions of Canada Fund for LCIF	2,000	Queensmount Sr. Public School	7,000	Juvenile Diabetes Research Foundation	
				KidsAbility Foundation	
<b>Lonsdale and Roberta Schofield Fund</b>		<b>The Musagetes Fund</b>		Kitchener-Waterloo Art Gallery	
KWCF - Community Arts Fund***	7,000	CAFKA - Contemporary Art Forum Kitchener and Area	15,000	Kitchener-Waterloo Symphony	
KWCF - Racial Equity Fund***	7,000	Canadian Clay and Glass Gallery	15,000	Limestone District School Board	
KWCF - Youth in Recreation Fund***	14,000	Community Music School of Waterloo Region	4,000	Lisaard & Innisfree Hospice	
		Eden Mills Writer's Festival	10,000	Meaford Hospital Foundation	
<b>Lorne and Vera Caughill Education Fund</b>		Green Light Arts	8,000	Nature Conservancy of Canada	
Cameron Heights Collegiate Institute	500	Inter Arts Matrix	10,000	Nota Bene Baroque Players	
		Kitchener-Waterloo Art Gallery	15,000	Nota Bene Players & Singers	
<b>Machelle and Tony Denison Family Fund</b>		Kitchener-Waterloo Symphony	20,000	Ontario Nature	
Strong Start	300	Lisaard & Innisfree Hospice	5,000	Perimeter Institute for Theoretical Physics	
		MT Space	15,000	rare Charitable Research Reserve	
<b>Marianne and Jim Erb Family Fund</b>		Neruda Arts	5,000	St. John's Kilmarnock School	
House of Friendship	1,000	The New Quarterly	10,000	St. Mary's General Hospital Foundation	
MennoHomes	1,000	Open Ears Festival of Music & Sound	5,000	Sunrise Therapeutic Riding & Learning Centre	
Sanctuary Refugee Health Centre	400	Pat the Dog Theatre Creation	10,000	University of Guelph	
Silver Lake Mennonite Camp	500	rare Charitable Research Reserve	215,200	University of Waterloo	
		THEMUSEUM	20,000	Waterloo Region Museum and Historic Site Waterloo	
<b>Mary and Warren Ober Fund</b>		University of Waterloo	20,000	Wilfrid Laurier University	
The Food Bank of Waterloo Region	2,100	Unwrap Theatre	4,000		
Grand River Hospital Foundation	2,100	Volcano Non-Profit Productions Inc.	5,000	<b>PSR Fund</b>	
Kitchener-Waterloo Symphony	1,900	Wilfrid Laurier University	15,000	The Healing of the Seven Generations	1,200
St. Mary's General Hospital Foundation	2,100				
		<b>Nancy Borusiewich Fund</b>		<b>The Robert Caldwell Fund</b>	
<b>The Matthew &amp; Rochelle Family Fund</b>		Kitchener-Waterloo Symphony	800	MennoHomes	1,000
SPECTRUM Waterloo Region's Rainbow Community Space	500				

<b>Rosalind &amp; Dieter Kays Family Fund</b>		Family and Children's Services of the	500	<b>The William Roberts Family Fund</b>	
Grand River Hospital Foundation	1,500	Waterloo Region Foundation		Wisahkotewinowak Urban Indigenous	1,200
Hospice of Waterloo Region	1,000	The Healing of the Seven Generations	4,000	Garden Collective	
Kitchener-Conestoga Rotary Club	400	Marillac Place	500		
Lutherwood Child and Family Foundation	1,000	The Salvation Army Community and	200	<b>Zamin Family Fund</b>	
St. Mary's General Hospital Foundation	1,500	Family Services - Kitchener		KWCF - Youth in Recreation Fund***	100
		Sanguen Health Centre	2,000		
<b>Ruth Doelle Fund</b>		Thresholds Homes and Supports	1,500	<b>DESIGNATED FUNDS</b>	
Canadian Bible Society	3,300	Wilmot Family Resource Centre Inc.	1,000	Designated Funds allow Donors to select the	
Canadian Lutheran World Relief	3,300	Women's Crisis Services of Waterloo	1,000	charities they'd like to support in perpetuity.	
The Food Bank of Waterloo Region	3,300	Region			
Grand River Hospital Foundation	3,300	The Working Centre	3,000	<b>Alice Elizabeth Brown Fund</b>	
St. Mary's General Hospital Foundation	3,300	YW Kitchener-Waterloo	3,500	CODE	4,450
				Operation Eyesight	4,450
<b>S. Halvorsen-Good Family Fund</b>		<b>Uvaro Community Fund</b>		<b>Black Brass Fund</b>	
KidSport Canada - Ontario - KW Chapter	200	SPECTRUM Waterloo Region's Rainbow	700	Jazz.FM91	100
		Community Space		Toronto All Star Big Band	100
<b>The Savvas &amp; Lenia Chamberlain Fund</b>		<b>The Victoria D'Agostino Children's</b>		<b>The Charles E. Heller Fund</b>	
Hidden Acres Mennonite Camp	12,000	<b>Benefit Fund</b>		Trillium Lutheran Church	5,900
		St. Mary's General Hospital Foundation	6,700	<b>Dorothy Shoemaker Literary Award Fund</b>	
<b>Sharon and Paul Good Fund</b>		<b>Victoria J. Suljak Memorial Fund</b>		Kitchener Public Library	5,800
Grace Lutheran Church	1,000	Bereaved Families of Ontario -	550	<b>Dr. John D. Stewart Fund</b>	
Hospice of Waterloo Region	1,100	Midwestern Region		KWCF - Community Fund***	65,600
Lutheran Laymen's League of Canada	1,000	Conestoga College	1,000	<b>Emmerton Fund Alzheimer</b>	
		The Food Bank of Waterloo Region	800	Alzheimer Society Waterloo Wellington	1,000
<b>The Spinnaker Fund</b>		Ray of Hope	800	<b>Emmerton Fund Heart &amp; Stroke</b>	
Canadian Arab Women's Association of	16,000	St. Anthony Daniel Church	650	The Heart and Stroke Foundation	1,000
Kitchener-Waterloo		Women's Crisis Services of Waterloo	800	<b>Emmerton Fund Hospital Equipment</b>	
Focus For Ethnic Women	12,100	Region		Grand River Hospital Foundation	3,650
Levant	15,000			St. Mary's General Hospital Foundation	3,650
Wilmot Family Resource Centre Inc.	12,000	<b>Wagner Livock Fund</b>		<b>Emmerton Fund House of Friendship</b>	
		Lutherwood Child and Family Foundation	1,800	House of Friendship	1,000
<b>Steffensen Family Fund</b>		<b>Walter and Florence Martin Endowment</b>		<b>Esther Bingeman Gascho Fund</b>	
Big Brothers Big Sisters of Waterloo	9,000	<b>Fund</b>		House of Friendship	2,600
Region		St. Mary's General Hospital Foundation	5,400	<b>The F. P. Schneider Memorial Fund</b>	
Child Witness Centre	6,777	<b>Walter and Jean Hachborn Fund</b>		Kitchener-Waterloo Symphony	4,400
oneROOF Youth Services	6,850	MennoHomes	20,000	<b>Gummow Hospital Support Fund</b>	
		Woolwich Community Services	2,400	Grand River Hospital Foundation	2,600
<b>Strahan Chan Community Endowment Fund</b>		<b>Westfall and Hill Family Fund</b>		St. Mary's General Hospital Foundation	2,600
KWCF - Youth in Recreation Fund***	2,500	Grand River Hospital Foundation	6,900	<b>The Howard G. Schneider Cancer Care</b>	
		K-W YMCA Endowment Foundation	5,000	<b>Fund</b>	
<b>TD Employees Endowment Fund</b>		Pride Stables	12,500	Grand River Hospital Foundation	3,300
Strong Start	1,250	St. Mary's General Hospital Foundation	7,000	<b>Intentions of A and M Fund</b>	
Women's Crisis Services of Waterloo	1,250	<b>Westmount Charity Golf Tournament</b>		Carmel of St. Joseph	7,300
Region		<b>Fund</b>			
<b>The Ted &amp; Mary Brough Fund /</b>		KWCF - Community Fund***	20,100		
<b>The RaeLipskie Partnership</b>		<b>Westmount Oktoberfest Charity Pro-Am</b>			
KWCF - The Woolwich Community	800	<b>Golf Tournament Fund</b>			
Fund***		Big Brothers Big Sisters of Waterloo	11,400		
<b>The Ted and Andrea Witzel Family Fund</b>		Region			
Coalition of Muslim Women of KW	2,000				
<b>ToastyToes Waterloo Region Fund</b>					
Cambridge Shelter Corporation	2,000				
Cambridge Vineyard Christian Fellowship	3,000				

<b>Miller Thomson Community Fund</b> KWCF - Community Fund***	1,800	First United Church	1,832	<b>Palliative Care Fund</b> Lisaard & Innisfree Hospice	13,000
<b>Murray Fried Fund</b> City of Kitchener Scouts Canada - Central Ontario	3,434 6,866	KWCF - Community Arts Fund*** Mennonite Central Committee Ontario University of Waterloo Wilfrid Laurier University	13,740 1,832 1,832 1,832	<b>Schneider Employees' Association Community Fund</b> YMCA of Three Rivers	26,900
<b>The Nancy Paul-Fisher Memorial Fund</b> Women's Crisis Services of Waterloo Region	2,100	<b>George Cluthe Fund</b> Family Counselling Centre of Cambridge and North Dumfries	10,500	<b>School Sisters of Notre Dame Legacy Fund</b> Hidden Acres Mennonite Camp Lion's Mane Ministry - Gospel Television	6,000 6,800
<b>Retired Business &amp; Professional Men's Club of K-W Fund</b> Junior Achievement of Waterloo Region	1,200	<b>Hickey Family Fund</b> Child Witness Centre	3,400	<b>TD Canada Trust Merv Lahn Community Development Fund</b> Adventure4Change Bring on the Sunshine Neruda Arts	15,000 10,000 4,100
<b>Reuben Edwin Cleghorn Fund</b> Carleton University McMaster University University of Guelph University of Ottawa Wilfrid Laurier University	2,100 2,300 300 2,100 300	<b>The Keith and Winifred Shantz Fund for the Arts</b> Arts4all Unlimited CAFKA - Contemporary Art Forum Kitchener and Area Canadian Clay and Glass Gallery The Globe Studios (K-W) Kitchener-Waterloo Symphony Studio D20 University of Waterloo	20,000 20,000 48,000 4,500 28,000 15,000 34,000	<b>Waterloo Region International Plowing Match 1995 and 2012 Fund</b> Bereaved Families of Ontario - Midwestern Region Lisaard & Innisfree Hospice Steckle Heritage Farm Strong Start THEMUSEUM Thresholds Homes and Supports	3,000 3,000 6,000 2,000 2,000 2,000
<b>Rev. Carl &amp; Jean Wagner and Family Fund</b> Community Support Connections - Meals On Wheels and More Lutheran Laymen's League of Canada	1,150 1,150	<b>Lisa Schurter Memorial Fund</b> African Women's Alliance oneROOF Youth Services	500 500	<b>The Waterloo Region Record - Lyle S. Hallman Foundation Kids to Camp Fund</b> Adventure4Change Belwood Lodge and Camp Button Factory Arts Camp Menesetung Camp Oochigeas and Camp Trillium Corporation Camp Quality Canada City of Kitchener Community Music School of Waterloo Region Diabetes Canada Easter Seals Ontario Great Big Children's Theatre Hidden Acres Mennonite Camp Kitchener-Waterloo Art Gallery Pride Stables Steckle Heritage Farm THEMUSEUM	7,980 7,000 2,824 1,000 2,000 1,145 8,000 3,500 2,500 3,000 530 3,000 3,350 4,000 4,000 3,420
<b>The Urie A. and Dorothy M. Bender Endowment Fund</b> House of Friendship	3,600	<b>The Lyle S. Hallman Fund</b> Adventure4Change Canada Recess Guardians Inc. Crane Lake Discovery Camp O:se Kenhionhata:tie Land Back Camp	11,000 10,000 30,000 18,400	<b>Waterloo Region Record Literacy Fund</b> Adventure4Change Book Clubs for Inmates Strong Start	2,000 700 2,500
<b>Victoria Cleghorn Fund</b> Waterloo Education Foundation Inc.	5,200	<b>Mary Bales Fund</b> oneROOF Youth Services	23,300	<b>Weiland Family Foundation Fund</b> Adventure4Change Anishnabeg Outreach Bridges to Belonging Waterloo Region Cambridge Shelter Corporation Canadian National Institute for the Blind	4,742 2,000 3,000 5,000 4,558
<b>FIELD OF INTEREST FUNDS</b>					
Field of Interest Funds help Donors align passions to the charities whose work supports those passions.					
<b>The Alice (Braley) Judges - Walter Judges Fund</b> Wisahkotewinowak Urban Indigenous Garden Collective	17,800	<b>Music Fund</b> Community Music School of WR Kitchener-Waterloo Symphony	2,100 3,700		
<b>All In 2020 Fund</b> Lutherwood Child and Family Foundation	60,515	<b>Ontario Endowment for Children and Youth in Recreation Fund</b> Adventure4Change African Women's Alliance Anishnabeg Outreach Bring on the Sunshine Canadian National Institute for the Blind Community Music School of Waterloo Region Family and Children's Services of the Waterloo Region Foundation Focus on Nature The Healing of the Seven Generations KidSport Canada - Ontario - KW Chapter Kinbridge Community Association Lion's Mane Ministry oneROOF Youth Services Start2Finish THEMUSEUM	6,000 3,500 8,000 8,000 5,442 3,081 8,000 1,500 4,276 5,000 1,500 3,575 1,926 5,000 1,500		
<b>Amy Hallman Snyder Award Fund</b> University of Waterloo	1,400				
<b>Brush with Art Visual Arts Fund</b> Createscape Waterloo Region	1,900				
<b>Douglas Brock Fund for Conservation &amp; Music</b> Kitchener-Waterloo Symphony	4,300				
<b>Fred and Dora Mae Blayney Fund</b> Carizon Family and Community Services	1,832				



Family and Children's Services of the Waterloo Region Foundation	2,000	Redeemer University	1,000	Junior Achievement Terry Burch Memorial Fund	1,800
Family Counselling Centre of Cambridge and North Dumfries	5,000	Ryerson University	1,000	KidsAbility Foundation Endowment Fund	36,400
Focus on Nature	5,700	Send'Em Off Smiling	200	Kitchener Conestoga Rotary Club Endowment Fund	11,700
Kitchener-Waterloo Symphony	2,000	Sick Kids Foundation	400	Kitchener Sports Association Legacy Fund	6,100
oneROOF Youth Services	5,000	Sunrise Therapeutic Riding & Learning Centre	5,000	Kitchener-Waterloo Counselling Services Inc. Endowment Fund	1,500
Reception House Waterloo Region	3,000	Toronto Cat Rescue	200	KWCF Operating Endowment Fund	7,400
Women's Crisis Services of Waterloo Region	10,000	University of Ottawa	1,000	Parents for Community Living Robert Denomme Fund	5,404
		University of Waterloo	9,000	Scouts Canada - North Waterloo District Endowment Fund	2,400
		Wilfrid Laurier University	2,000	St. Mary's General Hospital Foundation Physician's Endowment Fund	4,100
		YMCA of Three Rivers	200	The United Way Forever Fund	116,100
<b>The Woolwich Community Fund</b>				The Uptown Waterloo Jazz Festival Endowment Fund	3,900
Brain Injury Association of Waterloo-Wellington	1,000	<b>The John R. Robins Fund</b>		WPL Endowment Fund	80,640
Bring on the Sunshine	3,000	Conestoga College	5,100	WPL Summer Reading Club Fund	3,200
Crane Lake Discovery Camp	3,100			YW Emergency Shelter Fund	43,300
Junior Achievement of South Western Ontario	1,100	<b>The Kitchener Rangers Hockey Club Scholarship Fund</b>		YW General Fund	36,400
Strong Start	4,000	King's University College	7,544	Zonta Club of Kitchener Waterloo Fund	2,100
Trees for Woolwich	194	Queen's University	10,081		
		University of New Brunswick	5,054	<b>Total 2021 Grants</b>	<b>4,740,556</b>
<b>The Woolwich Community Fund - Fountain of Memories Award</b>		University of Windsor	4,780		
Crane Lake Discovery Camp	1,900	Wilfrid Laurier University	2,500		
<b>Youth Advisory Council (YAC) Fund</b>		<b>The Mac Voisin Scholarship Series Fund</b>			
YMCA of Three Rivers	2,100	Conestoga College	3,100		

## STUDENT AWARD FUNDS

Student Award Funds allow the Donor to distribute 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 4,500

### Ernest Kendall Award Fund

Elmira District Secondary School 2,000

### France-Anne Sweeny "Making a Difference" Fund

AGA Khan Foundation Canada 200  
 The Athletic Alliance 2,600  
 Bring on the Sunshine 2,000  
 Camp McGovern 200  
 Canadian Blood Services Kitchener Waterloo 200  
 Carleton University 1,000  
 Child Evangelism Fellowship of Ontario 200  
 Conestoga College 1,000  
 Cystic Fibrosis Canada 200  
 Educational Program Innovations Charity 200  
 The Gatehouse 200  
 The Hummingbird Centre for Hope 200  
 Islamic Relief Canada 200  
 Mennonite Central Committee Ontario 200  
 Pride Stables 200

### NHLPA Dan Snyder Memorial Student Award Fund

Fanshawe College Foundation 5,250  
 Wilfrid Laurier University 5,250

### R. Jack Middlemass Memorial Fund

St. Mary's General Hospital Foundation 700  
 University of Ottawa 3,700  
 Wilfrid Laurier University 2,000

### The Walter A. Bean KWCF Scholarship Fund

University of Waterloo 4,200

## 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 1,400  
 Big Sisters Endowment Fund 2,800  
 Canadian Clay and Glass Endowment Fund 20,400  
 Child Witness Centre - Balsillie Endowment Fund 2,600  
 The Choices Fund 8,100  
 Community Support Connections Fund 32,600  
 Grand River Conservation Fund 1,700  
 Homer Watson House & Gallery Endowment Fund 1,700  
 Hospice of Waterloo Region Endowment Fund 1,200

## ADDITIONAL FUNDING

### Racial Equity Fund

Association Of Liberian Immigrants In Kitchener Environs 11,000  
 Project UP (Unleash Potential) 10,000  
 Run for Office Waterloo Region 11,000  
 You vs You Basketball Training 8,000

### Investment Readiness Program - Community Foundations of Canada

Brain Injury Association of Waterloo-Wellington 12,500  
 Ecological Farmers Association of Ontario 24,855  
 Fan/Joy\* 18,000  
 LAUNCH Waterloo\* 15,000  
 The Literacy Group of Waterloo Region 44,728  
 To Thrive Together Sustainable Living\* 35,750  
 Union: Sustainable Development Co-operative\* 45,143  
 United Way of Perth-Huron 11,000  
 unlearn. inc.\* 30,000

**Total 2021 Additional Funding 276,976**

### NOTE

\*\*\* 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.

# 2021 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.

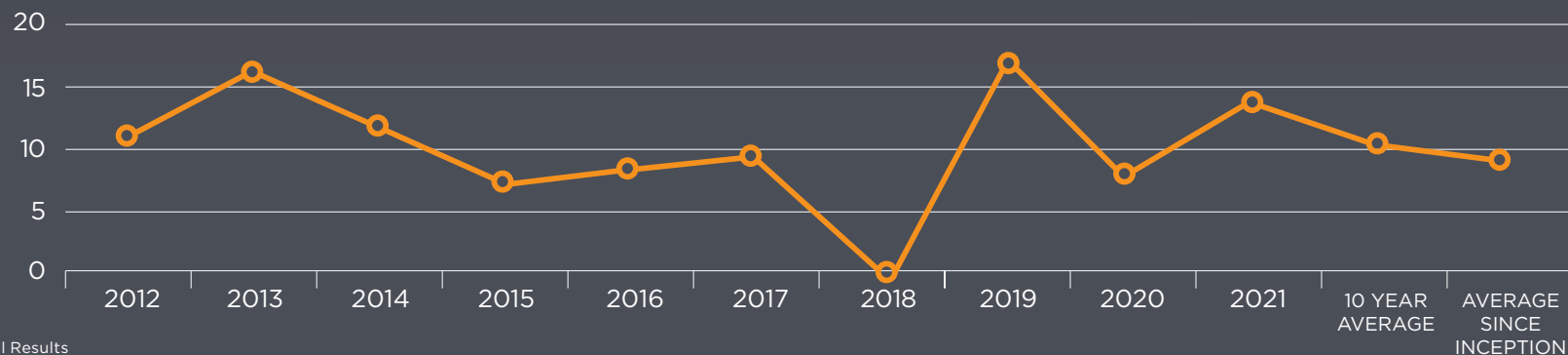
As of December 31, 2021, Kitchener Waterloo Community Foundation (KWCF) managed an investment portfolio of **\$133,155,589**, an 11% increase over 2020. This included KWCF owned assets of \$102,487,136 and an additional \$30,668,453 that we manage on behalf of six charities.

## KWCF Investments

In 2021, KWCF's return on pooled investment funds was 14.7% versus the benchmark return of 12.3%. (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:



## Impact Investing

In 2012, KWCF's Board of Directors approved impact investments as part of KWCF's investment mix. In 2021, 10% of our portfolio is allocated to Direct Impact Investments and we are taking intentional steps towards a Socially Responsible Investing\* strategy.

KWCF's 2021 impact investments are primarily focused on Affordable Housing; however, we are always open to receiving applications in other areas that demonstrate strong positive and/or environmental impact.

*\*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.*

> We are pleased to report that over the past 10 years our portfolio has averaged 10.2%, and since inception in 1984, KWCF's investment return has averaged 9.7%.



# 2021 Financial results

## Kitchener Waterloo Community Foundation Condensed Financial Statements

### Condensed Statement of Financial Position as at December 31, 2021, with comparative information for 2020

	2021	2020
<b>ASSETS</b>		
Investments at market value [Note 1]	\$ 102,487,136	\$ 87,548,556
Other	3,886,047	8,139,430
<b>TOTAL ASSETS</b>	<b>106,373,183</b>	<b>95,687,986</b>
<b>LIABILITIES AND FUND BALANCES</b>		
<b>LIABILITIES</b>		
Grants Payable and Other Liabilities	315,446	417,471
Deferred Revenue	131,641	118,119
<b>TOTAL LIABILITIES</b>	<b>447,087</b>	<b>535,590</b>
<b>FUND BALANCES</b>		
Operating Fund	397,065	173,497
Capital Fund	105,030,345	94,594,360
Funds for Distribution	498,686	384,539
<b>TOTAL FUND BALANCES</b>	<b>105,926,096</b>	<b>95,152,396</b>
<b>TOTAL LIABILITIES AND FUND BALANCES</b>	<b>\$ 106,373,183</b>	<b>\$ 95,687,986</b>

*Non-owned Assets [Note 2]*

### Condensed Statement of Operations

Year ended December 31, 2021, with comparative information for 2020

	2021	2020
<b>REVENUE</b>		
Donations	\$ 5,180,096	\$ 11,475,012
Investment Income	12,216,077	5,735,588
Other (Grant Income, Sponsorships, etc.)	283,488	359,460
Administration Fees	128,816	112,030
	<b>17,808,477</b>	<b>17,682,090</b>
<b>EXPENSES</b>		
Grants	4,740,556	5,677,153
Operating and Other Expenses	2,294,221	2,056,245
	<b>7,034,777</b>	<b>7,733,398</b>
Excess of Revenue over Expenses	10,773,700	9,948,692
Fund Balances, Beginning of Year	95,152,396	85,203,704
<b>FUND BALANCES, END OF YEAR</b>	<b>\$ 105,926,096</b>	<b>\$ 95,152,396</b>

## Condensed Notes to Kitchener Waterloo Community Foundation Financial Statements

Note 1. Investments as of year end.

	2021	2020
<b>MARKET VALUE</b>		
Bissett Core Equity Fund	\$ 9,340,521	\$ 10,821,208
Connor Clark & Lunn Canadian Equity Fund A	9,156,146	11,501,103
Walter Scott and Partners Global Equity Fund	18,788,373	16,616,996
TD Emerald Global Equity Shareholder Yield Fund	15,890,738	13,519,564
TD Emerald Global Equity Index Fund	12,495,414	-
TD Emerald Canadian Core Plus Bond Pooled Fund	25,624,079	20,443,316
TD Emerald Canadian Short-Term Investment Fund	7,140,122	9,303,373
Rae & Lipskie Investment Management	534,216	468,145
<b>COST</b>		
Community Forward Fund	-	560,000
Local Impact Investments	3,517,527	4,314,851
<b>TOTAL</b>	<b>\$ 102,487,136</b>	<b>\$ 87,548,556</b>

Note 2. Non-owned Assets

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

The amounts under administration are as follows:

	2021 Market Value	2020 Market Value
Carizon	\$ 2,392,155	\$ 1,211,520
The Catholic Community Foundation of Waterloo Region Fund	3,187,083	2,979,024
Lisaard House/Innisfree House Fund	10,113,330	8,910,033
Sunbeam Community & Developmental Services Fund	1,240,099	1,094,041
THEMUSEUM Endowment Fund	2,078,728	1,379,576
Cambridge & North Dumfries Community Foundation	11,657,058	10,348,175
<b>TOTAL</b>	<b>\$ 30,668,453</b>	<b>\$ 25,922,369</b>

The audited financial statements for Kitchener Waterloo Community Foundation (Auditing firm KPMG LLP), are available on our website at [kwcf.ca](http://kwcf.ca) or by mail. Please call **519-725-1806** to request a copy.

# our team

As KWCF continues to focus on “Making it Easy for People to Do More Good,” it is important to check in with our Fundholders, Volunteers and organizations that applied for funding through grants or impact investments. **In late 2021, we conducted a satisfaction survey** to get input about areas where we should stay on the same path and continue what we are doing, and others where we could add more value. We want to thank everyone who participated – with approximately a 50% overall response rate, we have lots of valuable feedback that will be incorporated in our strategies and how we operate on a day to day basis! You let us know that we should continue to respond to the needs of the community, to maintain an equity-focus in our approach, all while keeping Affordable Housing high on our list of priorities. At the same time, there was enthusiasm for the work being done in Impact Investing, and an interest in partnering with KWCF in new ways to fund important work in the community. We commit to further analysis of the results, and working with people across the community to put our efforts and attention to areas that make the highest impact.



**Dan Robert**  
Director, Philanthropy

**John Bowden**  
Director, Financial Services

**Mackenzie Ainlay**  
Office Impact Coordinator

**Elizabeth Heald**  
President & CEO

**Lorena Andrasi**  
Community Impact Associate


**Rochelle Benoit**  
Marketing & Design Specialist

**Elva Zhou**  
Data Analyst & Financial Services Specialist

**Lynne Short**  
Vice President

**Faryal Diwan**  
Housing Impact Program Manager

Left to right: Dan Robert, Elizabeth Heald, Elva Zhou, John Bowden, Lorena Andrasi, Lynne Short, Mackenzie Ainlay, Rochelle Benoit, Faryal Diwan

A young girl with curly hair is being hugged from behind by an adult. The girl is looking down with a slight smile, and the adult's arms are wrapped around her. The background is softly blurred, showing what appears to be a living room with a couch.

**2021 was another  
challenging year...  
and we wanted to  
once again 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 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 and Waterloo Community Foundation issues official  
receipts for income tax purposes.



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**Do More Good. Forever. Together.**