



WATERLOO REGION
Community
Foundation




Sustainable.
Equitable.
Thriving Communities.

2022 Annual Impact Report

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 Throughout this report you will see this symbol indicating what actions you can take on the information being shared.



Territorial **Acknowledgement**

Waterloo Region Community Foundation (WRCF) 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. WRCF serves a region that is located within the traditional territories of the Anishinaabe, Chonnonton 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 envision and co-create collaborative, respectful paths together in mutuality and reciprocity.



A message from Lori Payne, **Board Chair**



As we look ahead, we're at such an exciting time...how we can put our assets – which are the community's assets – to work. How can we – and our Fundholders and donors – generate more value and make more impact? How can we catalyze and enable others? How can we leverage our expertise to lessen the burden of organizations doing impactful work in support of people across our region?

Lori Payne

I love learning. I especially love learning about words and concepts that elegantly describe something. So, when I came across the term, ikigai, in the last couple of years, I had fun applying it to my personal situation. I've been pondering recently how it also applies to organizations, including not-for-profits and charities.

Ikigai is Japanese for 'life purpose', or raison d'être (French for 'reason for being'). It's the convergence of four areas:

1. What we are passionate about
2. What the world needs
3. What we are skilled at
4. What we can get paid for

When the Boards and teams of Kitchener Waterloo Community Foundation (KWCF) and the Cambridge & North Dumfries Community Foundation (CND CF) went through our unification process, which resulted in the creation of the new Waterloo Region Community Foundation (WRCF) in July, we thought a lot about ikigai, without calling it that.

We worked on a conceptual model together, and we talked to partners, charitable organizations and not-for-profit organizations, funders and



Back left to right: Tim Jackson, Pedro Ribeiro, Andrea Harding, Mike Braga, Lori Payne, Bruce Lauckner, Manuel Martins. Front left to right: Bilal Khan, Elizabeth Kim, Darren Juneau. Missing: Sharon Livingstone, Darren Rennie.

community members across Waterloo Region. We assessed and brainstormed how coming together would do more good, make a bigger impact, let us best use all of our collective skills and talents — and importantly, generate more value for the community. And for all communities across Waterloo Region.

As we look ahead, we're at such an exciting time. We are joining other foundations across Canada and the world in considering how we can put our assets – which are the community's assets – to work. How can we – and our Fundholders and donors – generate more value and make more impact? How can we catalyze and enable others? How can we leverage our expertise to lessen the burden of organizations doing impactful work in support of people across our region?

I feel very honoured to be the first Board Chair at WRCF. And there are so many people to thank, including past Board and Committee Members — who have left a legacy on which WRCF will stand

and grow – and help our communities thrive.

Elizabeth Heald, KWCF's President & CEO, alongside Anne Lavender, Executive Director at CND CF, put their heart and soul into the organizations, the community, and into ensuring successful unification happened prior to their respective retirements onto new adventures (finding their ikigai!).

We were thrilled to welcome our new WRCF President & CEO, Eric Avner – our inaugural leader – in September, after an extensive search. And he's out there actively listening and getting to know the community, getting involved and getting informed as we work towards developing our first strategic plan as a new organization. Thanks to everyone for being so welcoming to Eric and to the new organization.

The small-and-mighty WRCF team brilliantly pulls off the impossible on a regular basis, from granting, to investing, to convening. They are out in communities across the region, and focused on

impact, doing more, and on building relationships every single day. On behalf of the Board, we are so thankful for their commitment and their work.

I'd be remiss not to thank my new WRCF Board colleagues who have pulled together to get to know one another, and to ensure the new unified organization got up and running with strong governance.

As we make our way into 2023, I have so much passion and hope. We have laid the groundwork for WRCF, and we look ahead, continuing to focus on the strong impact and value we can generate – doing more good, and centring the 'Community' in Community Foundation.

Lori Payne,
Board Chair



WRCF's **Values**

Approachability

Catalysts

Equity

Collaboration

Accountability

Impact

A message from Eric Avner, **President & CEO**

The past year was momentous. It was another year of constant change in the community. It was a year emerging from a pandemic and a year of conversations about equity and justice. It was a year when our two local community foundations came together as one.

The past year was also the year I started calling this region home. Every week since arriving, I have been meeting inspiring members of our community and getting new lessons on this region's history, its current challenges, its future aspirations, and a few of its quirks. It has been enlightening to hear ideas for how Waterloo Region Community Foundation (WRCF) can be a better partner, a stronger advocate, a more strategic investor in this place we all call home. Our foundation is held in high regard, and with the unification, the community's expectations are even higher.

Throughout this report, you will see the breadth of the past year's impact across our grantmaking, investing, and convening roles.

- Philanthropy is more than cutting cheques, but we are striving to intensify and diversify our grantmaking across the community, across all our cities and townships, across all our populations. As we look ahead, we will explore how to address the most pressing of our communities' needs, while positioning our region for equitable and sustainable growth.
- We have become more intentional about our investing. In this report, you will see a roster of our impact investments in community projects as well as the creation of the first-of-its-kind Affordable Housing GIC in partnership with Kindred Credit Union. As we begin a shift to a 100% mission-aligned portfolio we will be ensuring all the funds we have invested in financial markets are doing more good and doing less harm.



Going forward, we will continue showing up in our community in a wide variety of ways, listening to and learning from an ever-widening diversity of voices, and turning ideas into action alongside our partners

Eric Avner

- We can make a difference by enhancing our compelling reputation in community convening. Last fall, we went out across the region, in person, to hold “Do More Good Dialogues” at 10 different libraries. We heard areas of pride and of frustration. We also heard a desire to talk about issues that matter, to celebrate successes and to contemplate challenges. Together. Going forward, we will continue showing up in our community in a wide variety of ways, listening to and learning from an ever-widening diversity of voices, and turning ideas into action alongside our partners.

I am grateful. For the leadership of our Board of Directors. For the dedication of WRCF’s team who made the unification — and my arrival — appear seamless. For the standard of community leadership set by Elizabeth Heald and Anne Lavender. For the legacy of previous board members and staff and volunteers of KWCF and CND CF. For the trust our Fundholders place in us. For the passion and compassion of our community partners who

do the arduous work of bringing about change, neighbourhood by neighbourhood, family by family, person by person.

Daniel Burham wrote “To love one’s city, and have a part in its advancement and improvement, is the highest privilege and duty of a citizen.” I am quickly coming to love this region and I treasure this opportunity to play a part in its advancement and improvement. I hope you will reach out and share your thoughts with me. Over a coffee. On a walk through your neighbourhood. At a community event. I am excited for the next chapter of WRCF’s collective journey, learning alongside you, doing more good together.

Onwards!

Eric Avner,
President & CEO

Increasing our impact through **Unification**

On July 1, 2022, Cambridge & North Dumfries Community Foundation and Kitchener Waterloo Community Foundation unified to become Waterloo Region Community Foundation (WRCF), building on the natural and long-standing relationships between the two organizations.

The goal – to increase our impact across all communities in Waterloo Region

“As a community-building organization, we will continue to centre our actions around our three major areas of impact — Granting, Investing and Convening, while approaching our work with an equity mindset. We will focus on connecting regionally and locally, working with the three cities and four townships — to include the people and places across our region, using a trust-based philanthropic approach,” said Lori Payne, Board Chair, WRCF.

“At the same time, we’re going to be even more intentional in collaborating with individuals and organizations at a grassroots level to enable forward-thinking solutions and changes that meet the needs of our evolving community.”

Follow WRCF on social media:
[@WRCCommFdn](https://www.instagram.com/WRCCommFdn)

Sign up for our monthly newsletter to stay connected with what’s happening at WRCF: eepurl.com/h5TZ3L



Mission

Bringing communities together to solve the issues of today and tomorrow by amplifying voices, maximizing resources, and co-creating solutions



Vision

Sustainable, Equitable, Thriving Communities



Values

Equity, Catalysts, Collaboration, Approachability, Accountability, Impact

New Organization: New Look!

A brand is more than a logo and a tagline. It's the consistent experience you have with our organization. WRCF has a new visual identity that was designed to represent WRCF's values, and to align with our focus on equity and engaging in trust-based philanthropy in new and important ways.



WATERLOO REGION
Community
Foundation



The work of WRCF will be driven by our values. We will continually strive to be equity-focused catalysts, who are collaborative, approachable and accountable, to maximize impact.

Mike Braga, WRCF Vice Chair

Here are a few insights into the meaning behind our logo:



The largest shape in the middle of the icon represents equity as the backbone of the work done through WRCF. The other values build off that as smaller yet critical elements.



The elements intentionally don't touch to illustrate independence, yet connectedness — between individuals, organizations, communities — and our foundation as a framework for convening. The symmetrical or mirror-like layout of the icon also speaks to partnerships.



The icon has been designed to be bright and colourful to ensure we continue to focus on being approachable, and keep making it easy to do good as a core philosophy in how we operate.



The use of several colours suggests many people coming together to support and meet the needs of the community. WRCF is a public foundation — a community foundation — that needs to include the voices of people with lived experience from across Waterloo Region in all we do.

WRCF's 2022

Impact by the Numbers

20

New Funds

408

Funds

1,898

Number of Donations

\$5.8M

Total Donations

19

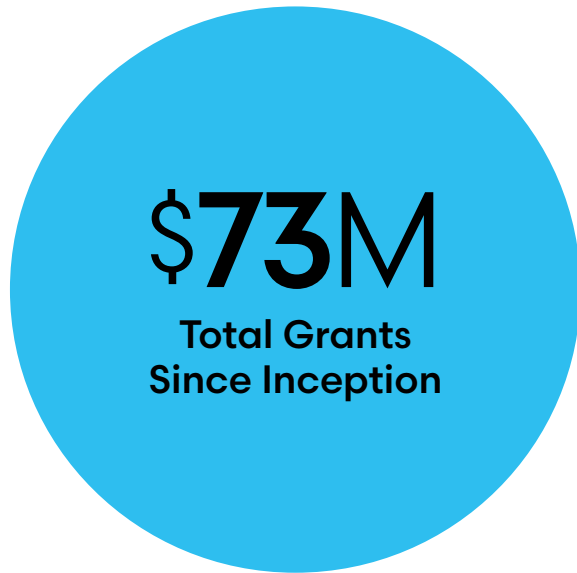
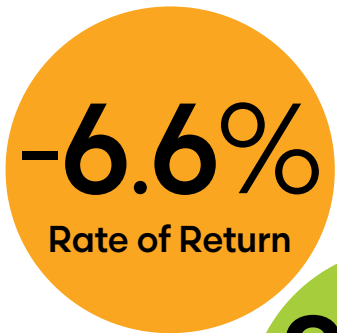
Number of Impact
Investments since 2017

OVER
\$3.8M

Dollars Committed to
Impact Investments

OVER
\$11.4M

Total Impact Investments
Since Inception



Let's take A Closer Look

We thought it would be helpful to share some of the data we collect to help you know what type of funds are held at Waterloo Region Community Foundation (WRCF), where we've made impact investments as part of our portfolio, information about the types of grants we've supported, and their linkage to our areas of focus and the United Nations Sustainable Development Goals.

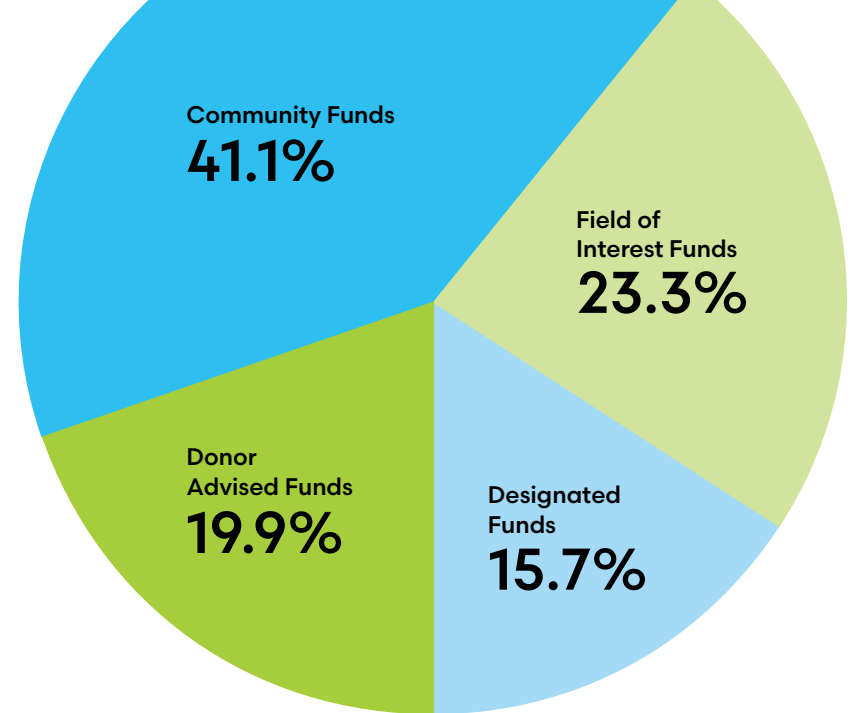
2022 Impact Investments

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.

If you would like to learn more about partnering with WRCF to make impact investments, including establishing your own Donor Advised Fund — Invested for Impact, contact Dan Robert at dan@wrcf.ca or 519-725-1806 x 205

91%
of WRCF's impact
investments focused
on Affordable
Housing initiatives



2022 Assets by Fund Type

What is the Community Fund?

When you donate to WRCF, you have the option of donating to any of the funds, including the Community Fund. The funds in the Community Fund are "unrestricted," which means that WRCF is able to respond to grant requests from charities across Waterloo Region. A volunteer committee comprised of local residents reviews the grant applications to recommend how these funds are distributed. The applications are then approved by the President & CEO and Board of Directors.

Commitment to direct at least 10% to impact investments, as part of WRCF's 100% mission-aligned portfolio

United Nations Sustainable Development Goals

We analyze 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 – with targeted results achieved by 2030. 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 WRCF's work locally and connect it to the broader Canadian and global agenda. We asked organizations that receive funding through the Community Funds held at WRCF, or through the Ontario Endowment for Youth in Recreation Fund to indicate which of the 17 SDGs their project/initiative aligns with.

The chart below highlights what percentage of those projects were linked with each of the UN SDGs in 2022.

No Poverty	17%
Zero Hunger	12%
Good Health and Wellbeing	35%
Quality Education	32%
Gender Equality	22%
Clean Water and Sanitation	1%
Affordable and Clean Energy	0%
Decent Work and Economic Growth	13%
Industry, Innovation and Infrastructure	3%
Reduced Inequalities	51%
Sustainable Cities and Communities	18%
Responsible Consumption and Production	3%
Climate Action	3%
Life Below Water	2%
Life on Land	4%
Peace, Justice and Strong Institutions	18%
Partnerships for the Goals	11%

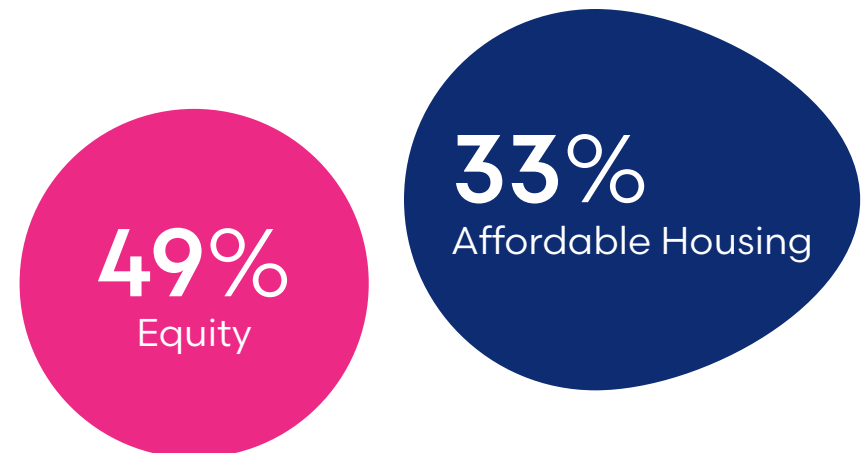
Note: Many of the funded projects/initiatives were identified by the organizations as impacting more than one SDG

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



Unrestricted funding distribution in 2022

In 2022, Affordable Housing remained a focus area for WRCF. We also worked to ensure that we incorporated an equity mindset in everything we do (equity includes issues supporting members of our community who identify as Indigenous, Black, People of colour, 2SLGBTQIA+, Women and girls, Individuals with physical or developmental disabilities, or those living in poverty). We looked at our unrestricted funding (money available through the Community Funds held at WRCF) to understand the link between these two issues and what our funding supported. Here's what we found:



If you would like to support WRCF's unrestricted granting through a donation or setting up a fund, contact Dan Robert at dan@wrcf.ca or 519-725-1806 x 205

Granting Impact

Canada Healthy Communities Initiative — Supporting COVID Recovery

As in 2020 and 2021, the pandemic was an ongoing context to WRCF's granting in 2022. The Healthy Communities Initiative was a \$60 Million investment from the Government of Canada that has funded projects to help create safe and vibrant public spaces, improve mobility options, and provide digital solutions to help neighbourhoods or communities navigate the pandemic and build back better in the COVID-19 recovery. There are over 1,000 projects taking place across the country, including every province and territory.

WRCF co-led the 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 approximately \$2.5 Million in funding to support 110 organizations, including 19 in Waterloo Region that received approximately \$580,000 in funding. Visit wrcf.ca/news/chci to learn more and see the list of local organizations that received funding.



It's more than a Meal — Porchlight offers Fellowship for Isolated Seniors

Porchlight Counselling & Addiction Services received a grant for their Young at Heart Lunch and Learn for Seniors program through a Community Grant from WRCF. This program is helping tackle isolation and foster social participation, while supporting the overall well-being of seniors in North Dumfries.

- Read more about how this program adjusted during COVID-19, and how it continues to operate after 17 years in community: wrcf.ca/news/porchlight
- If you want to volunteer with the Young at Heart Lunch and Learn for Seniors program, or provide financial support, visit porchlightcnd.org
- If you want to see the list of the 66 local organizations that received funding through Community Grants in 2022, visit wrcf.ca/news/communityfund-2022

“We've become a huge family. I'm just excited every time I see folks come through the door. They're so appreciative.”

Brenda Clements, Community Program Coordinator at Porchlight Counselling & Addiction Services



You can feel the arts and creativity buzzing in this community, and we need to continue to invest in even more of it.

Eric Avner, WRCF President & CEO



Supporting Local Art, Artists and Initiatives

We established an Arts Grants Fund in 2020 to assist small to medium-sized local arts organizations and collectives as they responded to COVID-19, and continued this granting stream in 2021 and 2022, based on the ongoing challenges they faced and early indicators of the impact of this fund.

Learn more at wrcf.ca/artsgrants and patthedog.org/microgrants-waterloo-region-2023

\$284,000
in total funding

\$214,000

to 17 organizations through WRCF's Arts Grants Fund and Fundholders

Support our local arts organizations and artists by attending local arts events, buying tickets and art. Thriving communities support the arts!

\$15,000

through a collaboration with the City of Waterloo, that donated another \$10,000. Overall \$25,000 to 25 local artists with \$1000 microgrants through a program facilitated by Pat the Dog Theatre Creation

If you would like to support the Arts Grants Fund, and have your donation assist with funding applications that WRCF receives, please visit wrcf.ca/ag-donate

\$55,000

to support 3 arts initiatives at community organizations through WRCF Fundholders



Racialized Communities are Disproportionately Affected by Inequities

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

Approximately \$390,000 was distributed through the fund in 2022 to support 24 local organizations, of which \$121,000 was provided through a partnership with the Astley Family Foundation towards initiatives assisting youth (12-24 years old). Additional contributions from several WRCF Fundholders and donors increased the total amount.

- ✓ Learn more at wrcf.ca/racialequity
- ✓ If you would like to support the Racial Equity Fund, and have your donation assist with funding applications that WRCF receives, please visit wrcf.ca/re-donate
- ✓ Read about the impact of funding through WRCF's Racial Equity Fund and Arts Grants Fund for Unwrap Theatre, a local organization that supports the development of original works of theatre, film and dance by Canadian artists wrcf.ca/news/unwraptheatre



“The Astley Family Foundation values the partnership with WRCF’s Racial Equity Fund as it allows us to intentionally direct funding to organizations and/or programs for Indigenous youth, Black youth and youth of colour in our community.

Jennifer Astley-Kinsey, Executive Director of the Astley Family Foundation



\$390,000
to support
24
organizations

Convening Impact

Modern Board: Board Governance is an online micro-credential which effectively positions current/prospective board members and organizational leaders to successfully take on the challenge and privilege of serving on a board. Through discussions, reflections, and case scenarios of board governance, participants learn the key tools and techniques to become successful contributing members of a non-profit board of directors.

The reality of working in the social sector is that a positive change in society cannot rely solely on philanthropic and government grants to tackle today's challenges. The Modern Board curriculum developers took this reality seriously, and as a result, Capacity Canada adds Impact Investing to Advanced Board Governance Course.

'Impact investing' is an innovation in funding emerging in Canada that may hold the key to a non-profit organization's ability to scale up. This module's development was initiated and sponsored by Waterloo Region Community Foundation (WRCF). The three-video content presentations include WRCF's very own Tim Jackson in his role as a Board Member and the Chair of the Investment Committee, and John Neufeld, Executive Director of House of Friendship, a recipient of an impact investment through WRCF. As a result of the generosity and vision of WRCF, hundreds of non-profit board members are better equipped to recognize the opportunities inherent in impact investing.

ModernBoard

I now see impact investing as an important consideration for any such board I am involved with the future — such a potential win-win opportunity to make a difference and a return on investment too. This provides me with hope that we can overcome the complex and growing problems facing the world today – we are one system (public, private, etc.) so why not seek partnerships and be open to new ways of creating funds for impact.

Cathy Brothers, CEO, Capacity Canada



Left to right: Eric, Pam, Kim.

Do More Good Dialogues

As a Community Foundation, we know it's important to be out in community talking to people and acting on what we hear. We also know that our community is made up of many communities and each one has things that make it unique... so it's important to listen, learn — and then see where we can provide support.

In November 2022, we hosted a series of drop-in community conversations called Do More Good Dialogues at libraries in the 3 cities and 4 townships across our region. These conversations were led by Eric Avner, WRCF's new President & CEO and members of our Board and team. The goal was to bring people together in their community to talk about what matters to their community to inform future work done by WRCF.



Do More Good Dialogue

10

conversations were held across Waterloo Region: 2 in Cambridge, 2 in Kitchener, 2 in Waterloo, 1 in North Dumfries, 1 in Wellesley, 1 in Wilmot, 1 in Woolwich

Here are a few examples of what we heard:



Our community is special because of the people. It really embodies the concept of...it takes a village.



WRCF, our local government, and other organizations should think about ways to support people who want to try new things, shape things or build cool new things.



Be present in our local community. Keep showing up — and investing.



Make sure to communicate in ways that aren't just digital. Different people get information in different ways. Think about the role of community and recreation centres, newspapers, libraries, neighbourhood associations — each city, township and neighbourhood has its own way of sharing and engaging with members of their community.



Grassroots organizations are doing important work in our communities. Help them. Provide learning opportunities, grants, connections so they don't have to start from scratch.



As we listened to residents across the region, we heard a common set of issues — affordable housing, transportation, safe streets, activities for youth and older residents. While specific solutions may look different for different communities, it was encouraging to see so much common ground we can work on together.

Eric Avner, WRCF President & CEO



Visit wrcf.ca/dialogues for recordings of other Do More Good Dialogues that WRCF has hosted on topics that are important to our community, and work that WRCF is doing to impact those areas.



Have an idea for a Do More Good Dialogue? Contact lynne@wrcf.ca to discuss whether WRCF can bring people together to share information and turn ideas into actions.



Left to right:
Jeff, Samantha, Eric, Sharon.



Our impact on **Affordable Housing**

In Waterloo Region's 2021 Vital Signs® Report, we encouraged the community to join us in taking action on Affordable Housing. Since then, we've seen all levels of government, organizations and individuals step up in new and innovative ways. Here's a brief snapshot of some of the ways Waterloo Region Community Foundation (WRCF) took action in 2022 in partnership with others across the community.

Affordable Housing GIC



WRCF has partnered with Kindred Credit Union to develop an innovative solution that has the potential to make a difference locally for people to find a place to call home. Kindred's Affordable Housing Guaranteed Investment Certificate (GIC) is open to all investors with a minimum of \$500 required. You'll earn a competitive interest rate while supporting lending for long-term, owned or rented permanent affordable housing for residents of Waterloo Region.

Learn more at wrcf.ca/news/gic and read about a project underway in Wilmot at bankingwithpurpose.ca/kindreds-affordable-housing-gic-already-making-an-impact

If you are interested in investing in the GIC, visit kindredcu.com/personal-banking/investing/gics/affordable-housing-gics-and-loans to learn more and get started.

Icon Legend: Throughout this section of the report you will see a symbol to indicate whether this impact is linked to Investing, Granting or Convening. Actions have also been highlighted with a checkmark symbol.



Investing



Granting



Convening



Action



We need to stop, listen, gather feedback, and then act. We need to engage community groups and keep them engaged throughout the entire design, build, and occupancy process.

Page 3, WRCF Community Engagement Toolkit

Community Engagement Toolkit



Often neighbourhoods are designed without consultation with the diverse populations who live there. In 2022, WRCF created the Community Engagement Toolkit to help developers, not for profits and others in the affordable housing space listen and respond to voices of community members in the development of places and spaces.



Read and download the toolkit at wrcf.ca/publications

Did you know that WRCF has worked with Community Foundations of Canada to translate the Community Engagement Toolkit into French so it could be shared across Canada in both official languages?

The French toolkit will be made available in 2023.



Community Grants focused on Affordable Housing



Annually, WRCF distributes Community Grants to organizations that are located anywhere in Waterloo Region and provide support to our local residents. In 2022, we focused these grants on initiatives linked to Affordable Housing, with additional consideration to those impacting mental health. Over \$1 Million was distributed to 66 local organizations, with funds made available through the Community Funds held at WRCF, additional contributions from several WRCF Fundholders and donors, as well as a partnership with the Trinity United Church Legacy Fund.

We appreciate the support provided to WRCF's Community Grants program in 2022 by the Trinity United Church Legacy Fund.

In 2023, WRCF's Community Grants are focusing primarily on Affordable Housing. Learn more at wrcf.ca/communitygrants

Money donated to WRCF's Community Funds is "unrestricted", which means that WRCF is able to provide grants to address ever changing priorities in Waterloo Region. If you want to support future needs in our community visit www.wrcf.ca/donate



Impact Investments focused on Affordable Housing



WRCF has committed 10% of its current mission-aligned investment portfolio to impact investments. In 2022, 91% of WRCF's impact investments focused on Affordable Housing initiatives.

Here are two new projects we supported in 2022:

1. A five-year secured loan to Union: Sustainable Development Co-operative to support the purchase of 58 units at 475-477 Lancaster Street West. These buildings will continue to house local residents at affordable rates.
2. A three-year secured loan to Indwell to finance the purchase of a property in Cambridge to create 39 permanent affordable housing units for people who are in need of housing.

Read our story on Union: Sustainable Development Co-operative. They have purchased two buildings that will continue to house local residents at affordable rates using their unique model: wrcf.ca/news/union-story

Read our story on Indwell, whose third and most recent affordable housing project in Waterloo Region will see the nearly 200-year-old Grand River Hotel in downtown Preston reborn as affordable housing units: wrcf.ca/news/indwell-story-2023



Affordable housing is needed across the continuum of housing but, in particular, supportive housing that helps people find permanent housing and helps them stay housed by providing support on-site – that's the supportive piece of supportive housing, which is what we do.

Mark Willcock, Community Engagement Coordinator, Indwell

If you are interested in setting up a Donor Advised Fund – Invested for Impact, which is invested 100% for social and/or environmental impact and used to make impact investments, contact Dan Robert at dan@wrcf.ca or 519-725-1806 x 205



It's not just about affordability but improving the property and inviting tenants to participate in decision making – changing from a transactional relationship into one that's really building community.

Sean Campbell, Executive Director,
Union: Sustainable Development Co-operative

Considerations of Equity in an Efficiency Financing Program



With funding provided by WRCF and Federation of Canadian Municipalities, Reep Green Solutions and Kambo Energy Group developed a report that identifies risks and barriers to the inclusion of low-to-moderate income households in energy efficiency loan programs.

Read and download the report at reepgreen.ca/reports

Check out Reep Green Solutions' recent article about Understanding Energy Poverty in Waterloo Region: reepgreen.ca/energy-poverty-in-waterloo-region



Youth Impact Survey



In 2021, the Children and Youth Planning Table of Waterloo Region asked youth across the region (aged 9-18) to share insights about their wellbeing. The information collected was transformed into a series of snapshots released in 2021 and 2022. WRCF was proud to provide a grant to support the development and delivery of the community survey, and to help amplify the results.

The experiences of homelessness snapshot compares the experiences of children and youth who have expressed experiences of homelessness vs. those who have not in order to showcase how experiences of homelessness affects child and youth well-being.

Read the Data in Action reports, including the one focused on children and youth feeling Protected. childrenand youthplanningtable.ca/data-in-action-report. Incorporate the findings into work your organization does with children and youth.

Read and consider working towards any of the 60+ actions provided by youth on how to meaningfully address the issues evident in the Youth Impact Survey data: childrenand youthplanningtable.ca/data-in-action-final-actions



Children and Youth
Planning Table
of Waterloo Region



In my opinion, the most valuable things that the region could do in order to help the community is take measures to control gentrification and build more affordable housing.

2021 YIS Respondent

Fundholder Highlights

What do you care about?

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



Spectrum paves way forward with Rainbow Community Fund: Partnership with WRCF aims to add future stability

As Waterloo Region's rainbow community space for the past decade, Spectrum has worked tirelessly to serve, affirm and support the well-being of 2SLGBTQ+ individuals in Waterloo Region and the broader community.

Spectrum recently set up a Charitable Organization Endowment Fund with WRCF. Spectrum's Rainbow Community Fund was launched in December 2022 with an initial investment of \$5,000. These funds generate income that then gets distributed back to the charity each year to support their work as they see fit.

- Read our story on Spectrum: wrcf.ca/news/spectrum-story
- Donations to Spectrum's Rainbow Community Fund can be made at wrcf.ca/spectrum
- If you would like to learn more about setting up a Charitable Organization Endowment Fund, contact Dan Robert at dan@wrcf.ca or 519-725-1806 x 205



The goal behind the fund was to signal to the community that we plan to be here in the long-term. We've been working to build a more stable and sustainable organization and that includes finding funding that is more sustainable.

Scott Williams, Executive Director, Spectrum

Chambers of commerce in Cambridge and K-W give back to community with ease thanks to partnerships with WRCF

When it comes to formulating how to most effectively give back to their respective communities served, the region's two chambers of commerce are examples of many organizations in the region that turn to WRCF for help. Through WRCF's Donor Advised Funds, which operate like a private foundation but without the time-consuming administrative work, each chamber can give back while letting WRCF handle the details.

Read our story on Waterloo Region's two local chambers of commerce: wrcf.ca/news/chambers-story

If you would like to learn more about setting up a Donor Advised Fund, contact Dan Robert at dan@wrcf.ca or 519-725-1806 x 205



Business can only be successful if we have a great community, and community can't be successful unless we have strong business. And so, we have a vested interest in supporting the broader community, not just business.

Ian McLean, President and CEO, Greater Kitchener-Waterloo Chamber of Commerce



The beauty of having WRCF look after your funds and invest them is it takes a very big load of the responsibility off your shoulders. If the intent is to do good and create the opportunity where your organization can assist the broader community with a stipend of finances for a particular initiative, then really, it only makes sense to utilize WRCF as that vehicle. They have a long track record of success helping people and organizations support the community.

Greg Durocher, President and CEO, Cambridge Chamber of Commerce



Keith Taylor

Scholarship fund and estate planning leaves lasting impact in honour of beloved Executive Director Keith Taylor

Keith Taylor worked tirelessly with Big Brothers Big Sisters (BBBS) Cambridge for many years, helping to give kids a brighter future. Though the

organization's former Executive Director and long-time volunteer passed away at age 53 in October of 2004, following a pancreatic cancer diagnosis, Taylor's legacy lives on in that same spirit. It's thanks in large part to the Keith Taylor Big Brother Big Sister Scholarship Fund.

The Scholarship Fund will continue to pave a brighter path for 'Littles' thanks to some added help. Jean and Brent Taylor recently confirmed a gift in their will for the fund, which is aligned with another aspect of WRCF's

work. WRCF has partnered with Will Power (willpower.ca) to encourage people to consider supporting charities in their will. The process of giving to charity in this way can be quite simple, and the bequest can truly be life changing.

Read our story on the Keith Taylor Big Brother Big Sister Scholarship Fund: wrcf.ca/news/keith-taylor-story

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@wrcf.ca or 519-725-1806 x 205



It is sort of neat that he'll be remembered forever. If you didn't have something like this, people tend to forget who looked after things in the past.

Brent Taylor

2022 Funds

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

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

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 Financial Assistance 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.



For more information about setting up a fund at WRCF, contact Dan Robert at dan@wrcf.ca or 519-725-1806 x 205

Funds — Market Value (as of December 31, 2022)

Waterloo Region Community Fund 19,133,510

A. Edward Johnson Fund	843,101
Alberta & Roderick Jack Fund	29,630
Amanda Knapp & Family Fund	5,000
Barbara Hill and David Rutherford Fund	20,000
BF Goodrich Foremen's Club Fund	285,226
Bob and Georgina Wagner Fund	49,591
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	133,324
Fryday-Field Family Trust	5,000
Gary F. Parker and Family Fund	96,236
Gordon A. MacKay Fund	20,628
Greg and Jane Barratt Fund	7,961
Howard Jasper Fund	5,570
J.T. "Sam" Hill Fund	231,254
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	46,408
Larry and Debra Murray Fund	32,357
The Lisa McLean Memorial Fund	25,462
M. Grace Schmidt Fund	10,000
Mullan Family Fund	25,050
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	3,894
W.C. Hayes Fund	10,000
Waterloo Manufacturing Company Fund	28,000
The William D. and Deen Smith Fund	2,700
Zlateff Family Fund	180,000

Cambridge Community Fund 485,342

Beatty Family Fund	6,975
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Bob and Jane Neath Family Fund	6,242
Chris Jones Fund	13,879
Claudette Millar Community Fund	158,384
Dr. Gary Ramsay Fund	11,305
Gwyn & Sam Purdy Fund	13,269
Hornell Kennedy Family Fund	16,053
John and Marlene Krebsz Fund	91,801
Leslie and John Doherty Family Fund	6,520
Marilyn Savage and David Hysinger Fund	8,317
Marjorie Short Family Fund	5,095
Mildred and Mahlon Fisher Fund	21,196
St. Andrews Dental Team Fund	4,368
Walker Family Fund	2,017

North Dumfries Community Fund 1,502,789

Edward Higgins, Jr. Family Fund	1,065,613
Linda and Lloyd Gower Fund	102,210
North Dumfries 2012 International Plowing Match Fund	32,854
Tom Taylor Memorial Fund	301,572

The "50" Plus Team Fund	375,153
Active Cambridge Scholarship Fund	26,442
Adams Family Fund	82,288
Ages Foundation Fund	101,449
Ainsworth Family Fund	118,130
Alex Schmidt Memorial Fund	53,199
Alfred C. & Shirley E. Filsinger Fund	59,643
The Alice (Braley) Judges - Walter Judges Fund	419,438
Alice and Angus Ferguson Fund	34,067
Alice Elizabeth Brown Fund	210,099
Amy Hallman Snyder Award Fund	33,441
Andrew & Madeleine Poynter Forestry Fund	19,541
Angelo Longo Fund	30,271
Ann Frank Fund	41,676
Anne and Allan McKay Scholarship Fund	16,535
Anonymous Fund	10,461
Anonymous Fund	459,944
Anonymous Fund	135,493
Anonymous Fund	24,372
Anonymous Fund	19,133
Anonymous Fund	152,198
Anselma House Endowment Fund	43,522
Art & Barb Janzen Fund	16,865
Arts Grants Fund	818
Ashley MacIsaac Fund	8,384

Audrey and Gerald Moser Trust	261,143
Ayr Horticultural Society Fund	24,967
Ayr Library Fund	24,976
Barb and Bill Hall Charitable Fund	182,392
Barb and Greg Billo Fund	9,892
Barbara and James Kavanagh Fund	13,112
Barrie Family Fund	34,641
The Barry and Shirley Humphrey Fund	362,718
Beachday Fund	1,018,462
Berg Family Trust Fund	13,227
Bickerton Family Fund	30,207
Big Brothers of Kitchener - Waterloo Promise Scholarship Fund	13,612
Big Sisters Endowment Fund	65,281
Black Brass Fund	25,223
Black Community Solidarity Fund	19,144
Blasman Family Fund	26,120
Bob and Ann Miller Family Fund	70,341
Bowden Family Fund	6,643
Brenda and Peter Hallman Family Fund	784,392
Brian & Irene Allison Fund	84,245
The Brian Fisher Family Fund	216,592
<i>The Brian and Pauline Fisher Fund</i>	-
<i>The Christine Fisher Memorial Student Award Fund</i>	-
<i>The Nancy Paul-Fisher Memorial Fund</i>	-
Brooke Myers Legacy Fund	102,599
Bruce and Sal Scandrett Memorial Fund	38,009
Brush with Art Visual Arts Fund	45,242
Bryan and Gayle Webber Family Fund	15,943
Bryce and Nancy Walker Family Fund	154,594
C. McKenzie (Mac) Lewis Memorial Classics Fund	11,526
Cambridge Butterfly Conservatory Fund	12,070
Cambridge Chamber of Commerce Fund	139,769
Cambridge J.C.I. Senators Endowment Fund	22,576
Cambridge Kiwanis Fallen Sparrows Fund	37,857
Canadian Clay and Glass Endowment Fund	481,969
Carol and Reg Petersen Fund	123,855
The Charles E. Heller Fund	138,020
Child Witness Centre - Balsillie Endowment Fund	60,274
The Choices Endowment Fund	191,260
Chris Robbins Foundation Fund	10,119
Christ Church Ayr Fund	49,892

Cipolla Family Fund	12,648	From "a St. Jerome's Boy" Fund	250,173	James E. Lipskie Memorial Fund	11,014
CJ Moore Memorial Phoenix Fund	16,723	<i>From "a St. Jerome's Boy" Fund</i>	-	Jan and Ron Woyrnarski Family Fund	23,771
Collins-Wright Fund	36,309	<i>(St. Jerome's High School)</i>	-	Jane & Ken Wright Family Fund	48,001
Community Support Connections Fund	996,010	<i>Mr. Dave Fund (A RAK comes back)</i>	-	Janice and Robert Deutschmann Family Fund	47,151
Connie Mayor & Don Balanoff Family Fund	59,730	Fung Family Fund	42,048	Jenkins Sauer Fund	28,471
Cotton Mendes Family Fund	5,183	Galt Knights of Columbus Council 2184 Fund	203,323	Jennifer Sims Scholarship Fund	4,409
Cynthia McIntyre Memorial Fund	57,673	General Youth Endowment Fund	178,288	The Jim and Sandy Beingessner and Family Fund	391,909
D. Bruce Davidson Fund	8,296	George and Luella Egoff Fund	31,872	The Jim and Sue Hallman Family Fund	780,308
D.H. Falle Family Fund	84,665	George Chatzis Legacy Fund	16,894	Jim Wilken Fund	46,559
Daidy and James Flavelle Fund	11,602	George Cluthe Fund	246,650	John A. McLennan Family Fund	323,157
Dan Snyder Fund	188,806	Georgiades McGlynn Family Fund	4,928	The John R. Robins Fund	119,416
David and Denise Thomas Scholarship Fund	23,482	Geri Williston Endowment Fund	184,885	Jon and Lynn Woeller Family Fund	12,137
The David and Eleanor Yach Family Fund	293,323	Gerry & Joanne Hines and Family Fund	94,735	Joyce and David Carse Family Fund	13,551
David Clare & Susan Ferne Bender Family Fund	112,711	Gerry & Margaret Hooper Family Fund	52,268	Junior Achievement Terry Burch Memorial Fund	41,438
David Johnston R+T Park Community Impact Fund	293,589	Gilbert & Sullivan Society Musical Performance Growth Fund	14,535	The Keith and Winifred Shantz Fund for the Arts	3,548,333
Dian and John Bell Family Fund	48,538	Gina and Kuldeep Chhatwal Family Trust	131,067	Keith Taylor Big Brother Big Sister Memorial Scholarship Fund	21,301
Don Dance Family Fund	135,720	The Girard Family Fund	21,696	Ken Murray Fund	819,420
Don Hutzler & Elaine King Fund	368,420	Grand National Legacy Fund	25,555	Kenneth & Norah Rae Family Fund	519,137
The Donald Lynes Family Fund	159,332	Grand River Conservation Fund	40,693	KidsAbility Foundation Endowment Fund	965,990
Dorothy and Donald Engel Family Fund	36,786	Grand River Jazz Society Fund	51,389	<i>Ralph and Virginia Adams Memorial Fund</i>	-
Dorothy Shoemaker Literary Award Fund	137,044	Greater KW Chamber of Commerce - Corporate Challenge Fund	175,111	Kinbridge Community Association Fund	14,470
Douglas Brock Fund for Conservation & Music	112,954	GSC Sherry Peister Community Impact Fund	205,741	Kitchener Conestoga Rotary Club Endowment Fund	276,109
Douglas Mitten Endowment Fund	573,845	Gummow Hospital Support Fund	122,488	Kitchener Public Library Access to Education Fund	2,484
Downtown Resilience Fund	10,301	The Hajra and Ross Wilson Fund for the Arts	209,785	The Kitchener Rangers Hockey Club Scholarship Fund	547,090
Dr. Eric (Ric) Soulis Memorial Trees for Schoolyards Endowment Fund	9,230	Harding Family Fund	14,701	Kitchener Sports Association Legacy Fund	140,520
Dr. John D. Stewart Fund	2,755,816	Harold and Gloria Chapman Family Fund	96,457	Kitchener-Waterloo Counselling Services Inc. Endowment Fund	40,334
Dr. Ralph Adams Memorial Award Fund	38,897	Hartman and Brenda Krug Family Fund	83,998	Krahn Family Fund	6,846
Dylan & Warren Galilee "Love, Joy, Laughter" Fund	31,083	Heart Beats Hate Fund	31,720	Kyle Thomas Hanna Legacy Fund	19,858
Edna Staebler Legacy Fund	127,791	Heinz Kuhl Fund	99,729	Landmann Family Fund	977,685
Edward Ratcliffe Fund	169,983	Helen and John Beynon Family Fund	67,935	Langdon Hall Fund	16,170
Elizabeth and Cam Witmer Family Fund	7,999	Helen Swediuk-Melichercik Memorial Fund	78,893	Langs Farm Village Association Fund	11,105
Elizabeth Pavey Multilingual Learner Scholarship Fund	52,462	Hickey Family Fund	78,382	LeBrun Family Fund	28,524
Emmerton Fund	241,693	The Hilde English Memorial Fund	49,495	The Leland and Thora Vance Fund	8,655,785
Environmental Legacy Fund	27,352	Hoegy Scholarship Fund	54,727	Lily, Nicole & Greg Hallman Family Fund	9,409
Erb & Good Family Funeral Home Community Fund	86,747	Homer Watson House & Gallery Endowment Fund	41,461	Lions Club of Kitchener Community Service Fund	36,846
Eric and Muriel Misch Family Fund	619,290	Horace and Rita Coelho and Family Unsung Heroes Fund	44,377	Lisa Schurter Memorial Fund	36,917
Ernest Kendall Award Fund	31,580	Hospice of Waterloo Region Endowment Fund	28,588	Lonsdale and Roberta Schofield Fund	666,679
The Essentials Fund	377	The Howard G. Schneider Cancer Care Fund	78,041	Lorne and Vera Caughill Education Fund	20,723
Esther Bingeman Gascho Fund	60,400	Hughrairie Fund	835,361	The Lyle S. Hallman Fund	1,636,894
The F. P. Schneider Memorial Fund	103,977	Hussey Philanthropic Fund	10,667	Lyle S. Hallman Fund	307,334
Farwell4Hire Fund	201,089	Immigration Partnership Fund for Immigrant and Refugee Initiatives	12,453	The Mac Voisin Scholarship Series Fund	73,383
Fiddlesticks Endowment Fund	36,908	In Memory of Alvin Poll Fund	18,201	Machelle and Tony Denison Family Fund	45,735
Firecracker Fund (In Memory of Lynsey Frangakis)	21,344	Intentions of A and M Fund	170,420	Madelyn Ann Dalrymple Memorial Fund	124,816
Florence Louise Marsland Fund	346,138	Iris Mitten Scholarship Fund	23,931	The Malcolm and Anne Shantz Fund	23,939
The Footbridge Fund	72,016	Isabel & Laurence M. Savage Fund	8,128	Marianne and Jim Erb Family Fund	69,037
France-Anne Sweeny "Making A Difference" Fund	642,074	J.D. Walden Family Fund	1,076,241	The Marion Edgar Fund	13,356
Frances and Edward Best Fund	30,396	J.F. & Luella Slee Memorial Fund	17,185	Marion Woeller Community Arts Fund	25,028
Frank and Lois White Family Fund	27,640	Jack & Lyn Rutherford Family Fund	112,955		
Frank Johnson Memorial Fund	24,092	Jackie Mattson Fund	11,451		
Fred and Dora Mae Blayne Fund	542,213				

Mark & Doina Hartley Family Fund	8,114	Rev. Carl & Jean Wagner and Family Fund	108,223	Victoria Cleghorn Fund	125,187
Mary and Warren Ober Fund	210,750	Riggs Foundation Fund	94,353	The Victoria D'Agostino Children's Benefit Fund	159,538
Mary Bales Fund	285,229	The Robert Caldwell Fund	22,585	Victoria J. Suljak Memorial Fund	117,101
The Matthew & Rochelle Family Fund	6,986	Rosalind & Dieter Kays Family Fund	127,947	Vidyard Gives Back Community Fund	1,133
McGregor Marigold Friendship Fund	19,946	Ross-Shire Foundation Fund	12,081	Visual Arts Fund	7,938
McMurtry Family Fund	743,319	Run for Life Scholarship Fund	6,143	Wagner Livock Fund	43,397
Menno S Martin Contractor Ltd Community Fund	15,654	Ruth Doelle Fund	388,112	The Walter A. Bean Scholarship Fund	98,742
Merv and Diane Redman Family Fund	126,248	S. Halvorsen-Good Family Fund	28,793	Walter and Florence Martin Endowment Fund	126,369
The Michael and Jocelyn Horner Fund	35,790	The Savvas & Lenia Chamberlain Fund	280,641	Walter and Jean Hachborn Fund	526,005
Miller Thomson Community Fund	42,914	Schneider Employees' Association Community Fund	631,073	Waterloo Region International	421,978
The Moe Norman Memorial Fund	199,566	School Sisters of Notre Dame Legacy Fund	310,242	Plowing Match 1995 and 2012 Fund	
Moffat Family Endowment Fund	150,225	School Sisters of Notre Dame Legacy Fund (Cambridge)	314,532	The Waterloo Region Record - Lyle S. Hallman Foundation Kids to Camp Fund	5,091
Morley Family Fund	44,223	Scouts Canada - North Waterloo District Endowment Fund	57,187	The Waterloo Region Record Literacy Fund	120,638
The Motz Family Endowment	1,540,157	Sharon and Paul Good Fund	70,913	Weiland Family Foundation Fund	1,221,984
Muirhead Family Fund	246,387	The Smith Family Fund	5,949	Westfall and Hill Family Fund	786,326
Murray Fried Fund	242,731	Social Assistance Fund	11,802	Westmount Golf Club Charity Fund	738,171
The Musagetes Fund	10,136,902	Souder Family Fund	37,445	<i>Westmount Charity Golf Tournament Fund</i>	-
Music Fund	136,330	Spectrum's Rainbow Community Fund	5,289	<i>Westmount Oktoberfest Charity Pro-Am Golf Tournament Fund</i>	-
N. Grace & Jacob Jutzi Family Fund	10,289	The Spinnaker Fund	1,298,874	Wilkinson Family Fund	35,554
Nancy and Frank Mensink Community Fund	46,743	St. Mary's General Hospital Foundation Physician's Endowment Fund	95,929	William and Vera Fisher Family Fund	126,466
Nancy Borusiewicz Fund	18,199	Steele Family Fund	6,000	William Bernhardt Fund	197,551
Neil and Sharon Parkinson Family Fund	83,405	Steffensen Family Fund	297,900	The William Roberts Family Fund	14,523
NHLPA Dan Snyder Memorial Student Award Fund	125,593	Stephanie Scandrett Community Fund	57,149	The Woolwich Community Fund	372,291
Nina Suttie Children's Summer Camp Fund	73,126	Stork Family Fund	32,735	<i>The Ted & Mary Brough Fund / The Raelipskie Partnership</i>	-
Norm and Joy Casarin Music Endowment Fund	12,505	Strahan Chan Community Endowment Fund	17,392	<i>The Woolwich Community Fund</i>	-
Norris VanWonderen Family Fund	25,227	TD Canada Trust Merv Lahn Community Development Fund	684,225	<i>The Woolwich Fountain of Memories Award</i>	-
O'Donovan Family Fund	60,756	TD Employees Endowment Fund	60,570	WPL Endowment Fund	230,232
Ormston Family Fund	303,243	The Ted and Andrea Witzel Family Fund	46,487	<i>WPL Endowment Fund</i>	-
Ovi and Ligia Grada Family Fund	14,518	Terry and Margaret Osbourne Family Fund	20,067	<i>WPL Summer Reading Club Fund</i>	-
Palliative Care Fund	314,301	Terry Kratz Fund	20,072	WRCF Operating Endowment Fund	248,015
Parents for Community Living Robert Denomme Fund	118,255	Thompson Centre for Art and Design Fund	9,334	WRRC Community Fund	1,191
Paul Kuntz Legacy Fund	113,385	Tim Walker Memorial Fund	11,131	Youth Advisory Council (YAC) Fund	48,339
Payne Family Fund	11,119	ToastyToes Waterloo Region Fund	106,560	Youth in Recreation Fund - Ontario Endowment for Children and Youth in Recreation Fund	1,183,885
Performing Arts Fund	25,267	Turnpenny Family Fund	53,037	YW Endowment Fund	1,891,392
Phil and Anne Heinrichs Fund	95,573	Unicorn Fund	481,008	<i>YW Emergency Shelter Fund</i>	-
Pinnington Family Fund	20,285	The United Way Forever Fund	3,092,399	<i>YW General Fund</i>	-
Planned Lifetime Networks Fund	11,773	<i>United Way Capacity Fund</i>	-	Zak Barbary Family Foundation Fund	1,260
Pollock Family Fund	6,439,837	<i>United Way Families and Children Fund</i>	-	Zamin Family Fund	12,056
PSR Fund	17,782	<i>United Way Rod Cleaver Memorial Fund</i>	-	Zonta Club of Kitchener Waterloo Fund	57,262
R. Jack Middlemass Memorial Fund	151,483	<i>United Way Seniors at Risk Fund</i>	-		
Racial Equity Fund	600	<i>United Way Susan Harkins Innovation Fund</i>	-		
Ralph and Virginia Adams Youth Endowment Fund	86,369	The Uptown Waterloo Jazz Festival Endowment Fund	48,446		
Ray and Wendy Miske Neighbourhood Association Fund	42,368	The Urie A. and Dorothy M. Bender Endowment Fund	87,864		
Renwick Family Fund	2,272	Uvaro Community Fund	40,424		
Retired Business & Professional Men's Club of K-W Fund	28,974	Verna & Valera Fisher Fund	38,976		
Reuben Edwin Cleghorn Fund	169,912				

Note: Fund names in **colour** indicate a new fund in 2022. **Bold** indicates an umbrella fund, *italics* represent its corresponding sub-fund(s).



2022 Donors

At Waterloo Region Community Foundation (WRCF), we make it easy for people to do more good by supporting the causes they care about most. We are 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 WRCF or use their donations to establish their own fund. Donors can also contribute directly to support the operations of WRCF to assist our work in helping the community.

We are pleased to report that total donations for 2022 reached almost \$5.8 Million. Thank you to all of our Fundholders and donors!

Total Donations Received in 2022 (thousands):

Endowed	4,850.4
Funds for Distribution	906.0
Operating	15.5

Note: Donations were made to Cambridge & North Dumfries Community Foundation and Kitchener Waterloo Community Foundation, prior to their unification on July 1, 2022; and to Waterloo Region Community Foundation between July 1, 2022 and December 31, 2022.

1,898
Donations
in 2022

Accumulated Donations to December 31, 2022 (Over \$5,000)

Donations over \$10,000,000

Michael Barnstijn & Louise MacCallum

Donations over \$5,000,000

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

Donations over \$1,000,000

Anonymous
Beachday Fund
Community Foundations of Canada
Dare Family Trust
Jim & Sue Hallman
Doris Higgins*
Lyle S. Hallman Foundation
Lyle S. Hallman*
Gord* & Maggie Renwick
Dr. John D. Stewart*
United Way Waterloo Region Communities^
Brenda & Dave Walden
Estate of George Weiland
YW Kitchener-Waterloo^

Donations of \$500,000 - \$999,999

Anonymous
Estate of Fred Blayney
Community Support
Connections Foundation^
Green Shield Canada
Jean & Walter Hachborn*
Brenda & Peter* Hallman
Ric Hewson & Dorothee Retterath
Estate of A. Edward Johnson
Donald S. McMurtry
Eric* & Muriel Misch
Douglas & Iris Mitten*
Kenneth G Murray*
Notre Dame Foundation (Burlington) Inc.
Ken & Norah Rae
Schneider Employees' Association

Lonsdale* & Roberta Schofield
Vermont Community Foundation
David J. Westfall

Donations \$250,000 - \$499,999

Anonymous
Aberdeen Homes
Estate of Mary N. Bales
Jim & Sandy Beingessner
BF Goodrich Foremen's Club
Ann E. Bradley
Alice E. Brown*
Canada Trust Merv Lahn
Community Development Fund
The Canadian Clay & Glass Gallery^
Dr. Derek & Kathleen Coleman
David Johnston Research+Tech Park
Ruth Doelle*
Economical Insurance Group
EXEL Research Inc.
The Brian Fisher Family
Keith L. Gummow*
Barry J.* & Shirley Humphrey
Don Hutzler & Elaine King
Estate of Walter Colin Judges
KidsAbility Foundation^
Kitchener-Conestoga Rotary Club^
Kitchener Rangers Hockey Club
Dave Kurek
Florence L. Marsland*
Margaret A. Motz
Catherine & Paul J. Motz
Bill & Laura Muirhead
Ontario Endowment for Children
& Youth in Recreation
Gert* & Jean Steffensen
Estate of Thomas Taylor
Waterloo Region International
Plowing Match Committee
The Waterloo Region Record
Westmount Golf & Country Club
Woodside Properties

Donations \$100,000 - \$249,999

Anonymous
Virginia Adams
Keith & Sheila Ainsworth
Aqueduct Foundation - The Helmut and
Margaret Oberlander Foundation
Arriscraft International
Walter A. Bean*
David Clare & Susan Ferne Bender
Douglas G. Brock
Cambridge Chamber of Commerce
Canada Trustco Mortgage Company
Lenia* & Savvas Chamberlain
City of Kitchener
Estate of Reuben Edwin Cleghorn
Estate of Victoria Cleghorn
George Cluthe*
Cober
Columbia Fraternal Holding Association
Community Support Connections^
Don Dance*
D.H. Falle Foundation
Estate of Thelma Emmerton
Estate of Ronald Ferrier
The Fairmount Foundation
William Fisher*
Estate of Murray Fried
Friends of the Schneider Haus
The Gina Chhatwal Trust
Linda & Lloyd Gower*
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
Juscon Corporation
Irma Karley*
Dr. Dieter & Rosalind Kays
Kitchener Sports Association^
John* & Marlene Krebsz

Karin & Paul* Kuntz
Kyle Loveless
The Donald Lynes Family
Manulife Financial
Carla & John A. McLennan
Mersynergy Charitable Foundation
Beverly L. Middlemass
Claudette Millar*
Ray & Wendy Miske
Audrey & Gerald P. Moser*
Estate of Murray H. (Moe) Norman
Mary & Dr. Warren Ober
Sheila O'Donovan*
Ian C. & Marguerite Ormston*
Diane* & Merv Redman
Chris Rigby
John* & Lyn Rutherford
Stephanie Scandrett
Frederick* & Jane Schneider
Dorothy Shoemaker*
Southbridge Equities Inc.
Spaenaur Inc.
Sun Life Financial
Toyota Motor Manufacturing Canada Inc.
Trillium Estates Limited
Helen M. Wagner
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2022 Grants

Waterloo Region Community Foundation (WRCF) is focused on making an impact in our community to support our mission of bringing communities together to solve the issues of today and tomorrow by amplifying voices, maximizing resources, and co-creating solutions. Building on our connections and knowledge of the non-profit sector, in partnership with our Fundholders and donors, we provide grants throughout the year. WRCF helps charitable organizations across our community make a difference by providing them with funds for programs and initiatives, student financial assistance, and much more.



In 2022, we distributed \$6 Million into communities across Waterloo Region, of which \$1.5 Million was granted via flow through.*

As we look to the future in 2023 and beyond, WRCF has positioned our funds to be able to grant in years following a downturn in the market through the use of Stabilization Reserves for each of our funds. As a result of this strategy, the vast majority of WRCF's Fundholders are granting in 2023 despite a challenging investment environment in 2022.

Note:

* A Flow Through grant is when a donation is made to our organization and earmarked to go out in the same year.

Note: Grants were distributed through Cambridge & North Dumfries Community Foundation and Kitchener Waterloo Community Foundation prior to their unification on July 1, 2022; and through Waterloo Region Community Foundation between July 1, 2022 and December 31, 2022.

\$73 Million
in total grants
since inception

Community Funds

Waterloo Region Community Fund

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 Book Clubs for Inmates
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 Child Witness Centre
 Children and Youth Planning Table of Waterloo Region
 Coalition of Muslim Women of KW
 Community Music School of Waterloo Region
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 HopeSpring Cancer Support Centre
 Kinbridge Community Association
 Kind Minds Family Wellness
 Kitchener-Waterloo Urban Native Wigwam Project
 KW Counselling Services
 Marillac Place
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 Social Development Centre Waterloo Region
 St. Mary's Parish
 Strong Start
 The Healing of the Seven Generations

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 WRCF - Immigration Partnership Fund For Immigrant and Refugee Initiatives***

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Women's Crisis Services of Waterloo Region

Don Dance Family Fund
Ayr Cemetery Company

Don Hutzler & Elaine King Fund
Community Support Connections
The Food Bank of Waterloo Region
Grand River Hospital Foundation
House of Friendship
KidsAbility Foundation
St. Mary's General Hospital Foundation
Women's Crisis Services of Waterloo Region

The Donald Lynes Family Fund
Family & Children's Services of the Waterloo Region Foundation
The Food Bank of Waterloo Region
House of Friendship
Meaford Food Bank and Outreach
Owen Sound Regional Hospital Foundation
St. Mary's General Hospital Foundation
University of Waterloo
YW Kitchener-Waterloo

Dorothy and Donald Engel Family Fund
Crosswalk

Douglas Mitten Endowment Fund
Big Brothers Big Sisters of Waterloo Region
Brain Injury Association Waterloo-Wellington
Keep Your Head Up Foundation
Saint Luke's Place

Dr. Eric (Ric) Soulis Memorial Trees for Schoolyards Endowment Fund
Hillside Festival

Dylan & Warren Galilee "Love, Joy, Laughter" Fund
Kawasaki Disease Canada
Wilfrid Laurier University

Edna Staebler Legacy Fund
Kitchener Public Library

Elizabeth and Cam Witmer Family Fund
Crane Lake Discovery Camp
Extend-A-Family Waterloo Region
Pride Stables

Erb & Good Family Funeral Home Community Fund
Strong Start

Eric and Muriel Misch Family Fund
The Food Bank of Waterloo Region
KidsAbility Foundation
Lisaard & Innisfree Hospice

The Essentials Fund
Anishnabeg Outreach
Brain Injury Association Waterloo-Wellington
Canadian Arab Women's Association of Kitchener-Waterloo
Family & Children's Services of the Waterloo Region Foundation
House of Friendship
Indwell Community Homes
Saint Monica House
Sanguen Health Centre
Send'em Off Smiling
Sex Workers Action Network of Waterloo Region
Sexual Assault Support Centre of Waterloo Region
SHORE Centre
Supportive Housing of Waterloo
Waterloo Region Grassroots Response to the Ukrainian Crisis
Wilmot Family Resource Centre Inc.
Women's Crisis Services of Waterloo Region
YWCA Cambridge

Farwell4Hire Fund
Cystic Fibrosis Canada

Firecracker Fund (In Memory of Lynsey Frangakis)
Ryan Saturno Patient Amenities Fund
Young Adult Cancer Canada

Florence Louise Marsland Fund
KidsAbility Foundation
Kitchener-Waterloo Symphony

Frank Johnson Memorial Fund
DiverseWorks

From "a St. Jerome's Boy" Fund (St. Jerome's High School)
Resurrection Catholic Secondary School
St. Don Bosco Catholic Secondary School
St. John's Catholic Elementary School
St. Paul Catholic Elementary School
St. Teresa - Kitchener Catholic Elementary School

Fung Family Fund
WRCF - Racial Equity Fund***

George Chatzis Legacy Fund
Sexual Assault Support Centre of Waterloo Region

Georghiades McGlynn Family Fund
Adventure4Change

Gerry & Joanne Hines and Family Fund
Big Brothers Big Sisters of Sarnia-Lambton
Food4Kids Waterloo Region
KidSport Canada - Ontario - KW Chapter
Kitchener-Conestoga Rotary Club
St. David Catholic Secondary School

Gerry & Margaret Hooper Family Fund
Family & Children's Services of the Waterloo Region Foundation
Kitchener-Waterloo Symphony

Gina and Kuldeep Chhatwal Family Trust
Cambridge Food Bank
Women's Crisis Services of Waterloo Region

Grand National Legacy Fund
Grand National Exhibition Association

Greater KW Chamber of Commerce - Corporate Challenge Fund
Business & Education Partnership of Waterloo Region

GSC Sherry Peister Community Impact Fund
Canadian Mental Health Association Waterloo-Wellington (CMHA WWDB)
Langs Farm Village Association
The Working Centre

The Hajra and Ross Wilson Fund for the Arts
WRCF - Arts Grants Fund***

Harding Family Fund
Food4Kids Waterloo Region
The Food Bank of Waterloo Region
HopeSpring Cancer Support Centre
KidsAbility Foundation
Sexual Assault Support Centre of Waterloo Region
Women's Crisis Services of Waterloo Region
WRCF - Immigration Partnership Fund For Immigrant and Refugee Initiatives***
WRCF - Racial Equity Fund***
WRCF - Youth in Recreation Fund***

Harold and Gloria Chapman Family Fund
Centre In The Square
Grand River Hospital Foundation
The Working Centre

Hartman and Brenda Krug Family Fund
St. Mary's General Hospital Foundation

Heart Beats Hate Fund

Nutrition for Learning

Helen and John Beynon Family Fund

The Food Bank of Waterloo Region

The Hilde English Memorial Fund

Canadian Clay and Glass Gallery

Child Witness Centre

Grand River Conservation Foundation

University of Waterloo

WRCF - Immigration Partnership Fund For Immigrant and Refugee Initiatives***

**Horace and Rita Coelho and Family
Unsung Heroes Fund**

Strong Start

Hughrairie Fund

Amnesty International Canadian Section

Canadian UNICEF Committee

Canadian Warplane Heritage Museum

Centre Wellington Food Bank

CNIB Foundation

Elora Pastoral Charge

Engineers Without Borders Canada

Farm Radio International

Guelph-Wellington Women in Crisis

Hamilton Health Sciences Foundation

Kitchener-Waterloo Symphony

KW Access-Ability

The Leprosy Mission Canada

The Ontario Educational Communications Authority (TVOntario)

Save the Children Canada

United Church of Canada

World Federalist Foundation

Hussey Philanthropic Fund

Adventure4Change

Lutherwood Child and Family Foundation

Recess Guardians

J.D. Walden Family Fund

Bereaved Families of Ontario

- Midwestern Region

Big Brothers Big Sisters of Waterloo Region

Child Witness Centre

Conestoga College

Dawn Center

Greenway-Chaplin Community Centre

Hespeler Village Neighbourhood Association

HopeSpring Cancer Support Centre

Hospice of Waterloo Region

Langs Farm Village Association

Preston Heights Community Group

Jackie Mattson Fund

The Working Centre

James E. Lipskie Memorial Fund

The Working Centre

Jane & Ken Wright Family Fund

Strong Start

Jenkins Sauer Fund

WRCF - Racial Equity Fund***

**The Jim and Sandy Beingessner
and Family Fund**

Beyond Housing

Chalice

Equestrian Order of Holy Sepulchre of Jerusalem Lieutenancy of Eastern Canada

Grand River Conservation Foundation

Guelph Little Theatre

Hospice of Waterloo Region

KidsAbility Foundation

The May Court Club Of Kitchener-Waterloo

Right to Life Association of K-W & Area

St. Mary's General Hospital Foundation

St. Mary's Parish

St. Vincent De Paul Society, Our Lady of Lourdes Conference

Stratford Shakespearian Festival Holding Foundation

United Way Waterloo Region Communities

University of St. Michael's College

The Working Centre

The Jim and Sue Hallman Family Fund

Big Brothers Big Sisters of Waterloo Region

Capacity Canada

Carizon

City Of Kitchener

Drayton Theatres Inc

Elmira Developmental Support Corporation

Erb Street Mennonite Church

The Food Bank of Waterloo Region

Food4Kids Waterloo Region

Grand River Hospital Foundation

The Hallman Chapel Inc

Hockey Helps the Homeless K-W

Hospice of Waterloo Region

House of Friendship

KidsAbility Foundation

KidSport Canada - Ontario - KW Chapter

Kitchener-Conestoga Rotary Club

KW Counselling Services

Lisaard & Innisfree Hospice

Lutherwood Child and Family Foundation

Marillac Place

Mennonite Central Committee Ontario

Mennonite Economic Development Associates of Canada

Nutrition for Learning

oneROOF Youth Services

Parkwood Mennonite Home

St. Mary's General Hospital Foundation

Strong Start

United Way Waterloo Region Communities

Women's Crisis Services of Waterloo Region

The Working Centre

YW Kitchener-Waterloo

Jim Wilken Fund

Adventure4Change

Women's Crisis Services of Waterloo Region

John A. McLennan Family Fund

Amici Camping Charity

The Birnie Hodgetts Children's Fund

Canadian Mental Health Association Waterloo-Wellington (CMHA WWDB)

Family & Children's Services of the Waterloo Region Foundation

Grand River Hospital Foundation

Hospice of Waterloo Region

Village Community Foundation

Waterloo Wellington Down Syndrome Society

Women's Crisis Services of Waterloo Region

Ken Murray Fund

BGC Canada

BGC Niagara

Generation Chosen

Guelph Chamber Choir

Heartland Forest

Kitchener-Waterloo Symphony

University of Waterloo

Wilfrid Laurier University

The Working Centre

Krahn Family Fund

WRCF - Youth in Recreation Fund***

Landmann Family Fund

Button Factory Arts

Calcutta Rescue Canada

Canadian Centre for Child Protection Inc.

Canadian Child Abuse Association

Days for Girls

DeafBlind Ontario Foundation

Hospice of Waterloo Region

House of Friendship

Kitchener-Waterloo Multicultural Centre

oneROOF Youth Services

Parents for Community Living

Reception House Waterloo Region

St. Sophia Ukrainian Orthodox Church

Sun Youth Organization

Woodland Cultural Centre

Lions Club of Kitchener Community Service Fund

Quest Life Skills Incorporation

Lonsdale and Roberta Schofield Fund

Crane Lake Discovery Camp
Focus on Nature
Keep Your Head Up Foundation
Woolwich Recreational Facility Foundation
YMCA of Three Rivers

Lorne and Vera Caughill Education Fund

Cameron Heights Collegiate Institute

Machelle and Tony Denison Family Fund

Strong Start

Madelyn Ann Dalrymple Memorial Fund

Ayr Cemetery Company
Ayr Community Theatre
Hospice of Waterloo Region

Marianne and Jim Erb Family Fund

Beyond Housing
House of Friendship
Silver Lake Mennonite Camp
YW Kitchener-Waterloo

Mary and Warren Ober Fund

The Food Bank of Waterloo Region
Grand River Hospital Foundation
Kitchener-Waterloo Symphony
St. Mary's General Hospital Foundation

The Matthew & Rochelle Family Fund

SHORE Centre

McMurtry Family Fund

Anishnabeg Outreach
Engineers Without Borders Canada
Perimeter Institute for Theoretical Physics
rare Charitable Research Reserve
Shad Canada
United Way Waterloo Region Communities

The Working Centre
YMCA of Three Rivers

Menno S Martin Contractor Ltd Community Fund

CAFKA - Contemporary Art Forum
Kitchener and Area
Globe Studios

Merv and Diane Redman Family Fund

Grand River Hospital Foundation

The Moe Norman Memorial Fund

Alzheimer Society Waterloo Wellington
House of Friendship
Marillac Place
Shelter Movers
University of Waterloo
Waterloo Regional Crime Stoppers

The Motz Family Endowment

Kitchener-Waterloo Chamber Orchestra
Midtown Radio
Muslim Social Services
of Kitchener Waterloo
Sanguen Health Centre
St. Mary's Parish
Unwrap Theatre

Moffat Family Endowment Fund

G2G Rail Trail
Ontario Christian Gleaners

Mr. Dave Fund (A RAK comes back)

Queensmount Public School

The Musagetes Fund

CAFKA - Contemporary Art Forum
Kitchener and Area
Canadian Clay and Glass Gallery
Eden Mills Writer's Festival
Inter Arts Matrix
Kitchener-Waterloo Art Gallery
Kitchener-Waterloo Symphony

The Multicultural Theatre Space
(MT Space) Inc.

The New Quarterly
Open Ears Festival of Music and Sound
Pat the Dog Theatre Creation
rare Charitable Research Reserve
SHORE Centre
Siminovitch Prize Foundation
THEMUSEUM
Unwrap Theatre

N. Grace & Jacob Jutzi Family Fund

Grand River Hospital Foundation

Nancy Borusiewich Fund

Kitchener-Waterloo Symphony

Ormston Family Fund

Myasthenia Gravis Society of Canada
Sunrise Therapeutic Riding
& Learning Centre
Western University

Paul Kuntz Legacy Fund

The Working Centre

Pollock Family Fund

Cambridge Memorial Hospital Foundation
Cambridge Symphony Orchestra
CND CF Operating Fund***
Grand River Conservation Foundation
Grand River Hospital Foundation
Hope for Wildlife
Huntsville Hospital Foundation
Junior Achievement South Western Ontario
Juvenile Diabetes Research
Foundation Canada
KidsAbility Foundation
Kitchener-Waterloo Art Gallery
Kitchener-Waterloo Symphony
Lisaard & Innisfree Hospice
Nature Conservancy of Canada
Nota Bene Players & Singers
Ontario Nature
Perimeter Institute for Theoretical Physics

rare Charitable Research Reserve
Sinai Health Foundation
St. John's Kilmarnock School
St. Mary's General Hospital Foundation
Sunrise Therapeutic Riding
& Learning Centre
Town of Banff
University of Guelph
University of the Fraser Valley
University of Waterloo
Wilfrid Laurier University

PSR Fund

The Healing of the Seven Generations

Riggs Foundation Fund

Mennonite Central Committee Ontario

The Robert Caldwell Fund

Lisaard & Innisfree Hospice
Trinity Anglican Church

Rosalind & Dieter Kays Family Fund

Canadian Mental Health Association
Waterloo-Wellington (CMHA WWDB)
Grand River Hospital Foundation
Hospice of Waterloo Region
Lutherwood Child and Family Foundation
St. Mary's General Hospital Foundation

S. Halvorsen-Good Family Fund

Community Music School
of Waterloo Region

The Savvas & Lenia Chamberlain Fund

YMCA of Three Rivers

**School Sisters of Notre Dame
Legacy Fund (Cambridge)**

Cambridge Food Bank
Cambridge Memorial Hospital Foundation
Child Witness Centre
Kinbridge Community Association
Strong Start

Sharon and Paul Good Fund

Child Witness Centre
Grace Lutheran Church
Strong Start

The Spinnaker Fund

African Canadian Association of Waterloo Region and Area
African Women's Alliance of Waterloo Region
The Healing of the Seven Generations
Southwest Ontario Aboriginal Health Access Centre

Steffensen Family Fund

Child Witness Centre
Strong Start

Stephanie Scandrett Community Fund

Operation Smile Canada Foundation
Saskatoon SPCA
Waterloo Education Foundation Inc.

Strahan Chan Community Endowment Fund

WRCF - Youth in Recreation Fund***

TD Employees Endowment Fund

Sexual Assault Support Centre of Waterloo Region

The Ted & Mary Brough Fund / The RaeLipskie Partnership

WRCF - The Woolwich Community Fund***

The Ted and Andrea Witzel Family Fund

Community Justice Initiatives

Terry Kratz Fund

YWCA Cambridge

ToastyToes Waterloo Region Fund

Cambridge Shelter Corporation
Family & Children's Services of the Waterloo Region Foundation

The Healing of the Seven Generations

House of Friendship
oneROOF Youth Services
Reception House Waterloo Region
Sanguen Health Centre
Sexual Assault Support Centre of Waterloo Region
Social Development Centre Waterloo Region
Wilmot Family Resource Centre Inc.
Women's Crisis Services of Waterloo Region
The Working Centre
YW Kitchener-Waterloo

Uvaro Community Fund

Save the Children Canada
WRCF - Waterloo Region Community Fund***

The Victoria D'Agostino Children's Benefit Fund

Canadian Lyme Disease Foundation
Crohn's and Colitis Foundation of Canada
St. Mary's General Hospital Foundation

Victoria J. Suljak Memorial Fund

Bereaved Families of Ontario - Midwestern Region
Conestoga College
Ray of Hope
St. Anthony Daniel Church
Ukrainian Catholic Church of the Transfiguration
Women's Crisis Services of Waterloo Region

Wagner Livock Fund

Lutherwood Child and Family Foundation

Walter and Florence Martin Endowment Fund

St. Mary's General Hospital Foundation

Walter and Jean Hachborn Fund

Woolwich Community Health Centre
Women's Crisis Services of Waterloo Region

Westfall and Hill Family Fund

Grand River Hospital Foundation
K-W YMCA Endowment Foundation
Pride Stables
St. Mary's General Hospital Foundation

Westmount Charity Golf Tournament Fund

Royal Canadian Golf Association

Westmount Oktoberfest Charity Pro-Am Golf Tournament Fund

Big Brothers Big Sisters of Waterloo Region

The William Roberts Family Fund

Social Development Centre
Waterloo Region

Zamin Family Fund

WRCF - Youth in Recreation Fund***

Designated Funds**Alice and Angus Ferguson Fund**

Cambridge Memorial Hospital Foundation

Alice Elizabeth Brown Fund

CODE
Operation Eyesight

Andrew and Madeleine Poynter Forestry Fund

rare Charitable Research Reserve

Barbara and James Kavanagh Fund

Cambridge Family Early Years Centre

Black Brass Fund

Humber College
Jazz.FM91
The Mississauga Big Band Jazz Ensemble
Toronto All Star Big Band

Bob and Ann Miller Family Fund

Cambridge Food Bank
Cambridge Memorial Hospital Foundation

Cambridge J.C.I. Senators Endowment Fund

KidsAbility Foundation

The Charles E. Heller Fund

Trillium Lutheran Church

Chris Robbins Foundation Fund

Family & Children's Services of the Waterloo Region Foundation

Cipolla Family Fund

Family & Children's Services of the Waterloo Region Foundation

Collins-Wright Fund

Business & Education Partnership of Waterloo Region
Strong Start

Daidy and James Flavelle Fund

Strong Start

Dorothy Shoemaker Literary Award Fund

Kitchener Public Library

Dr. John D. Stewart Fund

WRCF - Waterloo Region Community Fund***

Edward Ratcliffe Fund

SHORE Centre

Emmerton Fund Alzheimer

Alzheimer Society Waterloo Wellington

Emmerton Fund Heart & Stroke

Heart and Stroke Foundation of Ontario

Emmerton Fund Hospital Equipment
Grand River Hospital Foundation
St. Mary's General Hospital Foundation

Emmerton Fund House of Friendship
House of Friendship

Esther Bingeman Gascho Fund
House of Friendship

The F. P. Schneider Memorial Fund
Kitchener-Waterloo Symphony

The Footbridge Fund
Lisaard & Innisfree Hospice

Gummow Hospital Support Fund
Grand River Hospital Foundation
St. Mary's General Hospital Foundation

The Howard G. Schneider Cancer Care Fund
Grand River Hospital Foundation

In Memory of Alvin Poll Fund
Special Olympics Ontario

Intentions of A and M Fund
Carmel of St. Joseph

J.F. and Luella Slee Memorial Fund
KidSport Canada - Ontario - KW Chapter

Jon and Lynn Woeller Family Fund
YMCA of Three Rivers

Joyce and David Carse Family Fund
Cambridge Memorial Hospital Foundation
YMCA of Three Rivers

The Marion Edgar Fund
Strong Start

The Michael and Jocelyn Horner Fund
Community Justice Initiatives
Women's Crisis Services of Waterloo Region

Miller Thomson Community Fund
WRCF - Waterloo Region
Community Fund***

Murray Fried Fund
City Of Kitchener
Scouts Canada - Central Ontario

The Nancy Paul-Fisher Memorial Fund
Women's Crisis Services of Waterloo Region

Neil and Sharon Parkinson Family Fund
Family & Children's Services of the
Waterloo Region Foundation

Nina Suttie Children's Summer Camp Fund
YMCA of Three Rivers

Norm and Joy Casarin Music Endowment Fund
Family & Children's Services of the
Waterloo Region Foundation

O'Donovan Family Fund
Lisaard & Innisfree Hospice

Phil and Anne Heinrichs Fund
Bridges to Belonging

Ray and Wendy Miske Neighbourhood Association Fund
Bruce Trail Conservancy
Cambridge Memorial Hospital Foundation
Kinbridge Community Association
Langs Farm Village Association
Mennonite Central Committee Ontario
Ontario Christian Gleaners
The Stephen Lewis Foundation
United Way Waterloo Region Communities
YMCA of Three Rivers

Retired Business & Professional Men's Club of K-W Fund
Junior Achievement South Western Ontario

Reuben Edwin Cleghorn Fund
Carleton University
McMaster University
University of Guelph
Wilfrid Laurier University

Rev. Carl & Jean Wagner and Family Fund
Community Support Connections
Lutheran Laymen's League of Canada

Ruth Doelle Fund
Canadian Bible Society
Canadian Lutheran World Relief
The Food Bank of Waterloo Region
Grand River Hospital Foundation
St. Mary's General Hospital Foundation

Souder Family Fund
Lisaard & Innisfree Hospice

Stork Family Fund
Cambridge Shelter Corporation

Terry and Margaret Osbourne Family Fund
Alzheimer Society Waterloo Wellington
Cambridge and District Humane Society
Strong Start

The Urie A. and Dorothy M. Bender Endowment Fund
House of Friendship

Victoria Cleghorn Fund
Waterloo Education Foundation Inc.

William and Vera Fisher Family Fund
Cambridge and District Humane Society
Preston Lawn Bowling Club
Preston Scout House Band Inc.

William Bernhardt Fund
Canadian Food For Children

Field of Interest Funds

Adams Family Fund
Child Witness Centre
SPECTRUM

The Alice (Braley) Judges - Walter Judges Fund
Anishnabeg Outreach

Amy Hallman Snyder Award Fund
University of Waterloo

Anonymous Fund
Juvenile Diabetes Research
Foundation Canada
Button Factory Arts
Idea Exchange
Preston Scout House Band Inc.
Vera Causa Opera
YWCA Cambridge

Barrie Family Fund
Greenway-Chaplin Community Centre

Berg Family Trust Fund
Strong Start

Blasman Family Fund
Strong Start

Bryan and Gayle Webber Family Fund
Hespeler Village Neighbourhood
Association

Brush with Art Visual Arts Fund
Createscape Waterloo Region

Cambridge Butterfly Conservatory Fund
Greenway-Chaplin Community Centre
Kinbridge Community Association

COVID-19 Recovery Fund - Cambridge

Bridges to Belonging
 Cambridge Memorial Hospital Foundation
 Dawn Center
 Easter Seals Ontario
 Hospice of Waterloo Region
 Junior Achievement South Western Ontario
 Ontario Christian Gleaners
 Saint Monica House
 St. John Council for Ontario
 Volunteer Action Centre Waterloo Region

COVID-19 Recovery Fund - North Dumfries

KidsAbility Foundation
 Porchlight Counselling and Addiction Services
 Scientists in School
 Volunteer Action Centre Waterloo Region

Douglas Brock Fund for Conservation and Music

Grand River Jazz Society Corp.
 Kitchener-Waterloo Chamber Music Society
 Kitchener-Waterloo Symphony
 rare Charitable Research Reserve

Environmental Legacy Fund

Kinbridge Community Association

Frances and Edward Best Fund

Brain Injury Association Waterloo-Wellington

Frank and Lois White Family Fund

Campfire Circle
 Hespeler Village Neighbourhood Association
 Scientists in School

Fred and Dora Mae Blayney Fund

Carizon
 First United Church
 Mennonite Central Committee Ontario
 Pat the Dog Theatre Creation

University of Waterloo
 Wilfrid Laurier University

General Youth Endowment Fund

Alison Neighbourhood Community Centre
 Preston Heights Community Group
 Preston Lawn Bowling Club
 Scientists in School

George Cluthe Fund

Kind Minds Family Wellness

Hickey Family Fund

Child Witness Centre

Immigration Partnership Fund for Immigrant and Refugee Initiatives

Immigration Partnership of Waterloo Region

Jan and Ron Woynarski Family Fund

Alison Neighbourhood Community Centre

The Keith and Winifred Shantz Fund for the Arts

AONation
 Arts4all Unlimited/Artshine
 CAFKA - Contemporary Art Forum Kitchener and Area
 Canadian Clay and Glass Gallery
 Inter Arts Matrix
 Kitchener-Waterloo Symphony
 The Multicultural Theatre Space (MT Space) Inc.
 University of Waterloo
 Youth Unlimited YFC TriCity

Langdon Hall Fund

Business & Education Partnership of Waterloo Region
 Strong Start

LeBrun Family Fund

Campfire Circle

The Leland and Thora Vance Fund

Algonquin College
 Avon Maitland District School Board
 Centennial College
 Conestoga College
 Confederation College
 Fanshawe College
 Fleming College
 Georgian College
 Humber College
 Lakeland College
 Lambton College
 Township of North Huron
 University of Alberta
 University of Guelph
 University of Ottawa
 University of Waterloo
 Western University
 Wilfrid Laurier University
 Wingham and District Hospital Foundation
 Wingham Community Garden and Orchard
 Wingham United Church

Lisa Schurter Memorial Fund

African Women's Alliance of Waterloo Region
 Brain Injury Association Waterloo-Wellington

Lyle S. Hallman Fund

Big Brothers Big Sisters of Waterloo Region
 Campfire Circle
 Child Witness Centre
 The Coping Centre
 KidsAbility Foundation
 SPECTRUM

The Lyle S. Hallman Fund

Adventure4Change
 Ayr Rockets Girls Hockey Association
 City Of Kitchener
 Community Music School of Waterloo Region
 Kinbridge Community Association
 K-W Musical Productions

Lakeshore South Community Association
 Waterloo Co-Operative Preschool Inc.

Marion Woeller Community Arts Fund

Idea Exchange

Mary Bales Fund

oneROOF Youth Services

Music Fund

Community Music School of Waterloo Region

Ontario Endowment for Children and Youth in Recreation Fund

African Women's Alliance of Waterloo Region
 Big Brothers Big Sisters of Waterloo Region
 Brain Injury Association Waterloo-Wellington
 Canadian Clay and Glass Gallery
 Community Music School of Waterloo Region
 Crane Lake Discovery Camp
 Focus on Nature
 Grand River Hospital Foundation
 Junior Achievement South Western Ontario
 Keep Your Head Up Foundation
 oneROOF Youth Services
 SHORE Centre
 YMCA of Three Rivers
 YWCA Cambridge

Palliative Care Fund

Hospice of Waterloo Region

Performing Arts Fund

Idea Exchange

Pinnington Family Fund

Greenway-Chaplin Community Centre
 Hespeler Village Neighbourhood Association

**Ralph and Virginia Adams
Youth Endowment Fund**

Brain Injury Association Waterloo-Wellington
Hespeler Village Neighbourhood
Association
Scientists in School

Ross-Shire Foundation Fund

Brain Injury Association Waterloo-Wellington
Campfire Circle

**Schneider Employees' Association
Community Fund**

Bereaved Families of Ontario
- Midwestern Region
Sanguen Health Centre

**School Sisters of Notre Dame
Legacy Fund**

Hidden Acres Mennonite Camp

**TD Canada Trust Merv Lahn
Community Development Fund**

Bridges to Belonging
Muslim Social Services
of Kitchener Waterloo
University of Waterloo

Turnpenny Family Fund

The Coping Centre

Verna & Valera Fisher Fund

Greenway-Chaplin Community Centre
Hespeler Village Neighbourhood
Association
Scientists in School

**Waterloo Region International
Plowing Match 1995 and 2012 Fund**

Cambridge Memorial Hospital Foundation
Junior Achievement South Western Ontario
Lisaard & Innisfree Hospice
Seeds of Diversity
Steckle Heritage Farm
Strong Start

The Ripple Effect Education
Woolwich Community Health Centre

**The Waterloo Region Record - Lyle S.
Hallman Foundation Kids to Camp Fund**

Adventure4Change
Alison Neighbourhood Community Centre
The Arthritis Society
Belwood Lodge and Camp
Button Factory Arts
Camp Menesetung
Camp Quality Canada
Campfire Circle
Diabetes Canada
City Of Kitchener
CNIB Foundation
Community Music School
of Waterloo Region
Crane Lake Discovery Camp
Drayton Theatres Inc
Easter Seals Ontario
Elite Camps Cares
Extend-A-Family Waterloo Region
Fiddlesticks Community Centre
Great Big Theatre Company
Greenway-Chaplin Community Centre
Hidden Acres Mennonite Camp
Kinbridge Community Association
Kitchener-Waterloo Art Gallery
Langs Farm Village Association
The Multicultural Theatre Space
(MT Space) Inc.
Muslim Social Services
of Kitchener Waterloo
Preston Heights Community Group
Pride Stables
rare Charitable Research Reserve
Silverheights Neighbourhood Association
Steckle Heritage Farm
THEMUSEUM
Wilmot Family Resource Centre Inc.
YMCA of Three Rivers
YWCA Cambridge

**The Waterloo Region Record
Literacy Fund**

Adventure4Change
Book Clubs for Inmates
Muslim Social Services
of Kitchener Waterloo
Project READ Literacy Network
(Waterloo-Wellington)

Weiland Family Foundation Fund

Adventure4Change
Bridges to Belonging
Muslim Social Services
of Kitchener Waterloo
Porchlight Counselling
and Addiction Services
Sexual Assault Support Centre
of Waterloo Region
SHORE Centre
Supportive Housing of Waterloo
Waterloo Region Crime Prevention Council
Women's Crisis Services of Waterloo Region
YMCA of Three Rivers

Wilkinson Family Fund

Idea Exchange

The Woolwich Community Fund

Brain Injury Association Waterloo-Wellington
Junior Achievement South Western Ontario
Kate's Kause
The Ripple Effect Education
Strong Start
Woolwich Community Services

**The Woolwich Community Fund -
Fountain of Memories Award**

Woolwich Community Services

Youth Advisory Council (YAC) Fund

Brain Injury Association Waterloo-Wellington

**Student Financial
Assistance Funds**

Ainsworth Family Fund

Conestoga College
Lisaard & Innisfree Hospice

Angelo Longo Fund

Southwood Secondary School

Anne and Allan McKay Scholarship Fund

Southwood Secondary School

**Big Brothers of Kitchener - Waterloo
Promise Scholarship Fund**

Big Brothers Big Sisters of Waterloo Region

**The Christine Fisher Memorial Student
Award Fund**

University of Waterloo

**David and Denise Thomas
Scholarship Fund**

Monsignor Doyle Catholic Secondary School
University of Waterloo

Dr. Ralph Adams Memorial Award Fund

Preston High School

**Elizabeth Pavey Multilingual Learner
Scholarship Fund**

Galt Collegiate Institute

Ernest Kendall Award Fund

Elmira District Secondary School

**France-Anne Sweeny "Making
A Difference" Fund**

Cambridge Food Bank
Canadian Mental Health Association
Child Evangelism Fellowship of Ontario
Compass Refugee Centre
Conestoga College

Fiddlesticks Community Centre
 Food4Kids Waterloo Region
 Gilda's Toronto
 The Governing Council of the Salvation Army in Canada
 Heart and Stroke Foundation of Canada
 Heritage College & Seminary
 Human Rights Watch
 Huron University College
 Kitchener Waterloo Poppy Fund
 Kitchener-Conestoga Rotary Club
 Make-A-Wish Foundation of Canada
 Marillac Place
 McMaster University
 oneROOF Youth Services
 Redeemer University
 Samaritan's Purse
 Shine Through The Rain Foundation
 True North Aid
 University of Alberta
 University of Guelph
 University of Ottawa
 University of Waterloo
 Western University
 Wilfrid Laurier University
 WRCF - Brooke Myers Legacy Fund***

George and Luella Egoff Fund
 Monsignor Doyle Catholic Secondary School
 St. Benedict Catholic Secondary School

Hoegy Scholarship Fund
 Glenview Park Secondary School

Iris Mitten Scholarship Fund
 Jacob Hespeler Secondary School

The John R. Robins Fund
 McMaster University

Keith Taylor Big Brother Big Sister Memorial Scholarship Fund
 Big Brothers Big Sisters of Waterloo Region

The Kitchener Rangers Hockey Club Scholarship Fund

Queen's University
 St. Francis Xavier University
 University of New Brunswick
 University of Ottawa
 University of Toronto

The Mac Voisin Scholarship Series Fund

Conestoga College

NHLPA Dan Snyder Memorial Student Award Fund

University of Guelph
 University of Waterloo
 Wilfrid Laurier University

R. Jack Middlemass Memorial Fund

St. Mary's General Hospital Foundation
 University of Ottawa
 Wilfrid Laurier University

Thompson Centre for Art and Design Fund

University of Waterloo

Tim Walker Memorial Fund

Southwood Secondary School

The Walter A. Bean Scholarship Fund

University of Waterloo

Charitable Organization Endowment Funds

Anselma House Endowment Fund
 Women's Crisis Services of Waterloo Region

Ayr Horticultural Society Fund
 Ayr Horticultural Society

Ayr Library Fund
 Ayr Public Library

Big Sisters Endowment Fund
 Big Brothers Big Sisters of Waterloo Region

Cambridge Kiwanis Fallen Sparrows Fund
 Cambridge Kiwanis Foundation

Canadian Clay and Glass Endowment Fund
 Canadian Clay and Glass Gallery

Child Witness Centre - Balsillie Endowment Fund
 Child Witness Centre

The Choices Endowment Fund
 SHORE Centre

Christ Church Ayr Fund
 Christ Church Ayr

Community Support Connections Fund
 Community Support Connections

Fiddlesticks Endowment Fund
 Fiddlesticks Community Centre

Grand River Conservation Fund
 Grand River Conservation Foundation

Homer Watson House and Gallery Endowment Fund
 Homer Watson House Foundation

Hospice of Waterloo Region Endowment Fund
 Hospice of Waterloo Region

Junior Achievement Terry Burch Memorial Fund
 Junior Achievement South Western Ontario

KidsAbility Foundation Endowment Fund
 KidsAbility Foundation

Kinbridge Community Association Fund
 Kinbridge Community Association

Kitchener Conestoga Rotary Club Endowment Fund
 Kitchener-Conestoga Rotary Club

Kitchener Sports Association Legacy Fund
 Kitchener Sports Association

Kitchener-Waterloo Counselling Services Inc. Endowment Fund
 KW Counselling Services

Langs Farm Village Association Fund
 Langs Farm Village Association

Parents for Community Living Robert Denomme Fund
 Parents for Community Living

Planned Lifetime Networks Fund
 Bridges to Belonging

Ralph and Virginia Adams Memorial Fund
 KidsAbility Foundation

Scouts Canada - North Waterloo District Endowment Fund
 Scouts Canada - North Waterloo District

Social Assistance Fund
 Maranatha Christian Reformed Church Of Cambridge

St. Mary's General Hospital Foundation Physician's Endowment Fund
 St. Mary's General Hospital Foundation

United Way Capacity Fund
 United Way Waterloo Region Communities

United Way Families and Children Fund
United Way Waterloo Region Communities

United Way Rod Cleaver Memorial Fund
United Way Waterloo Region Communities

United Way Seniors at Risk Fund
United Way Waterloo Region Communities

**United Way Susan Harkins
Innovation Fund**
United Way Waterloo Region Communities

**The Uptown Waterloo Jazz Festival
Endowment Fund**
UpTown Waterloo Jazz Festival

WPL Endowment Fund
Waterloo Public Library

WPL Summer Reading Club Fund
Waterloo Public Library

WRCF Operating Endowment Fund
Waterloo Region Community Foundation

YW Emergency Shelter Fund
YW Kitchener-Waterloo

YW General Fund
YW Kitchener-Waterloo

Zonta Club of Kitchener Waterloo Fund
Zonta Club of Kitchener Waterloo
Charitable Foundation

Additional Funding

Racial Equity Fund
Association Of Liberian Immigrants
In Kitchener Environs
DiverseWorks
Levant
Tumaniyi Association

Note:
*** Grant Disbursement transferred
to support the specified fund
held at WRCF.





2022 Financial Results and Investments

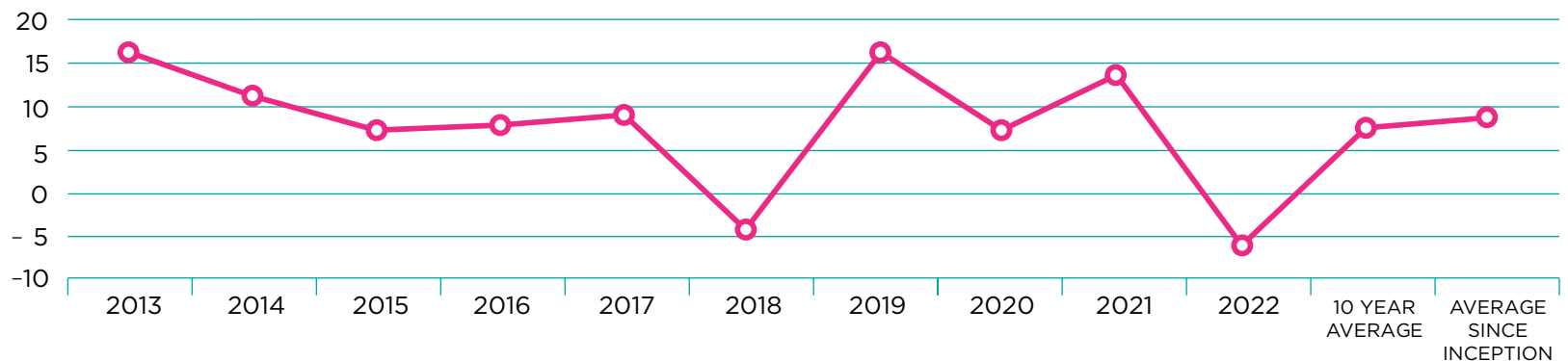
We acknowledge the stewardship responsibility and related accountability that has been entrusted to us. We make an unwavering pledge to meet our community's expectations for ethical, trustworthy, accountable, and professional behaviour.

As of December 31, 2022, Waterloo Region Community Foundation (WRCF) managed an investment portfolio of \$125,844,492. This included WRCF's owned assets of \$105,439,574 and an additional \$20,395,918 that we manage on behalf of 13 charities.

WRCF Investments

In 2022, WRCF's return on pooled investment funds was -6.6% versus the benchmark return of -10.0%. (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.

We are pleased to report that over the past 10 years our portfolio has averaged 8.4%, and since inception in 1984, our Foundation's investment return has averaged 9.3%.



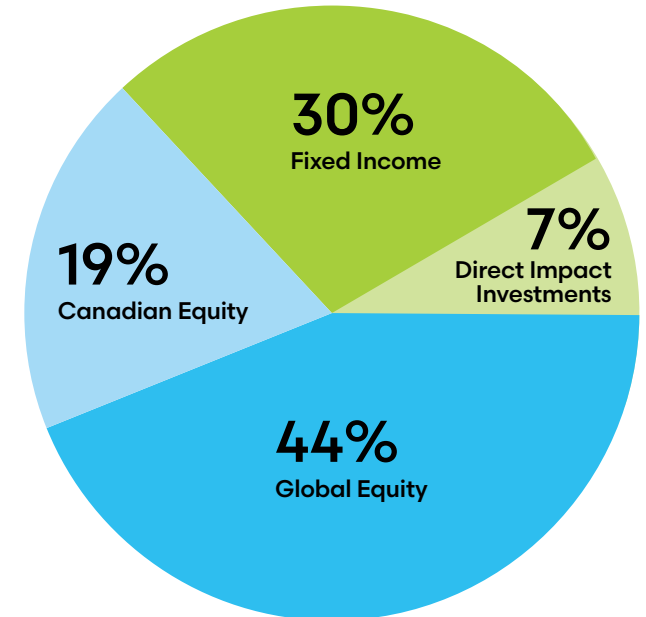
Additional Financial Background

The key to successful endowment funds is investment. Our experienced Investment Committee works closely with WRCF's Investment Managers and Consultants to assess returns, risks and long-term investment goals, while protecting the capital investment.

In December 2022, WRCF's Board of Directors approved an updated Responsible Investment Policy that is **100% mission-aligned**. What that means is we have extended our commitment to investing and

growing our assets, but have consciously made the decision that we will do so in a way that is socially responsible without compromising financial returns. As we continue on our journey to ensure mission aligned investment, we are now working through a strategic approach to reviewing our full portfolio, making smart and calculated choices in partnership with our investment managers, and over time ensuring we are consistently "Doing More Good" how and where we invest.

As part of that process, the Investment Committee reviews the target investment portfolio mix regularly and controls allocations to each asset class using the following asset-mix targets:



Investment Asset Mix Targets for Investment Portfolio December 2022

91% of WRCF's impact investments in 2022 were focused on Affordable Housing initiatives

2022 Portfolio of Impact Investments

WRCF has committed 10% of its current investment portfolio to impact investments. As of December 31, 2022, there were 11 active deals in place totalling approximately \$7.4 Million.

- 10C Shared Space
- Anishnabeg Outreach
- House of Friendship (2)
- Indwell Community Homes
- The Knossos Housing Corporation of Waterloo Region
- StandUp Ventures II
- Supportive Housing of Waterloo
- Union: Sustainable Development Co-operative
- Windmill Microlending
- The Working Centre

2022 Financial Results

Waterloo Region Community Foundation Condensed Financial Statements

Statement of Financial Position as at December 31, 2022, with comparative information for 2021	2022	2021
ASSETS		<i>(unaudited)</i>
Investments at market value [Note 1]	\$ 105,439,574	\$ 112,595,382
Other	4,646,750	7,148,637
TOTAL ASSETS	110,086,324	119,744,019
LIABILITIES AND FUND BALANCES		
LIABILITIES		
Grants payable and other liabilities	240,687	391,168
Deferred revenue	2,900,893	2,866,684
TOTAL LIABILITIES	3,141,580	3,257,852
FUND BALANCES		
Operating Fund	617,063	603,298
Capital Fund	106,155,615	115,317,981
Funds for Distribution	172,066	564,888
TOTAL FUND BALANCES	106,944,744	116,486,167
TOTAL LIABILITIES AND FUND BALANCES	\$ 110,086,324	\$ 119,744,019

Non-owned Assets [Note 2]

Condensed Statement of Operations and Changes in Fund Balances Year ended December 31, 2022, with comparative information for 2021	2022	2021
REVENUE		<i>(unaudited)</i>
Donations	5,771,918	6,041,157
Investment Income (loss)	(7,263,740)	13,289,678
Other (Grant Income, Sponsorship, Etc.)	191,557	197,794
Administration Fees	153,089	146,913
	(1,147,176)	19,675,542
EXPENSES		
Grants	5,982,948	5,191,080
Operating Expenses	2,411,299	2,517,448
	8,394,247	7,708,528
Excess (deficiency) of Revenue over Expenses	(9,541,423)	11,967,014
Fund Balances, Beginning of Year	116,486,167	104,519,153
FUND BALANCES, END OF YEAR	106,944,744	116,486,167

Condensed Notes to Waterloo Region Community Foundation Financial Statements

Note 1. Investments as of year end.

	2022 Market Value	2021 Market Value
FAIR VALUE		<i>(unaudited)</i>
Bissett Core Equity Fund	\$ 9,064,107	\$ 11,406,080
Connor Clark & Lunn Canadian Equity Fund A	8,650,329	9,156,146
Walter Scott and Partners Global Equity Fund	16,378,186	21,983,798
TD Emerald Global Equity Shareholder Yield Fund	15,852,012	15,890,738
TD Emerald Global Equity Index Fund	10,991,901	12,495,414
TD Emerald Canadian Core Plus Bond Pooled Fund	25,707,594	27,899,466
TD Emerald Canadian Bond Pooled Fund	795,137	714,771
TD Emerald Canadian Short-Term Investment Fund	9,365,797	8,178,321
Rae & Lipskie Investment Management	1,257,974	1,353,121
	98,063,037	109,077,855
COST		
Local Impact Loans	7,376,537	3,517,527
TOTAL	\$ 105,439,574	\$ 112,595,382

Note 2. Non-owned Assets

WRCF 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 WRCF.

The amounts under administration are as follows:

	2022 Market Value	2021 Market Value
		<i>(unaudited)</i>
Ayr 150th Anniversary Grant Committee Fund	\$ 142,137	\$ 155,580
Cambridge Art Galleries Managed Fund	125,817	143,075
Cambridge Public Library Managed Fund	125,817	143,075
Cambridge Shelter Corporation Fund	15,250	16,692
Carizon	2,178,828	2,392,155
The Catholic Community Foundation of Waterloo Region Fund	2,784,156	3,187,083
Centre for Community Group Fund	637,291	697,159
Lisaard House / Innisfree House Fund	9,261,459	10,113,330
Lyle S. Hallman Charitable Foundation Fund	1,417,195	-
St. Andrew's Hespeler Presbyterian Church Fund	69,266	75,817
Sunbeam Community & Developmental Services Fund	1,133,695	1,240,099
The Tomorrow Fund of the United Way of Cambridge and North Dumfries	703,683	998,084
THEMUSEUM Endowment Fund	1,801,324	2,078,728
TOTAL	\$ 20,395,918	\$ 21,240,877

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



WRCF Volunteers

WRCF Board and Committees

Board of Directors

Lori Payne – Chair
 Mike Braga – Vice Chair
 Andrea Harding
 Tim Jackson
 Darren Juneau
 Bilal Khan
 Elizabeth Kim
 Bruce Lauckner
 Sharon Livingstone
 Manuel Martins
 Darren Rennie
 Pedro Ribeiro

Committees of Board

Finance & Audit Committee

Darren Rennie – Chair
 Andrea Harding
 Tim Jackson
 Darren Juneau
 Bilal Khan
 Manuel Martins
 Lori Payne

Governance & Nominations Committee

Mike Braga – Chair
 Elizabeth Kim
 Bruce Lauckner
 Lori Payne

Investment Committee

Tim Jackson – Chair
 Justin Cadwell
 Amanda Knapp
 Pedro Ribeiro

Operational Committees

Arts Grants Committee

Talena Atfield
 Andrew Bennett
 Ekene Chidile
 Bob Egan
 Bangishimo Johnston
 Tamara Louks

Due Diligence Committee

Chris Blanchet
 Ruth Casselman
 Carl Coelho
 David Rutherford
 Kristine Schumacher
 Glenn Smith
 Robin Stanton

Fund for Gender Equality Committee

Renu Bhandari
 Lisa Cashmore
 Charlie Davis
 Heather Majaury
 Dorothy Nyambi

Housing Innovation Round Table

Alexandra Belaskie
 Sean Campbell
 Jonathan Chan
 Joan Jylanne
 Michelle Lee
 Mike Maxwell
 Ryan Pettipiere
 Andrew Ramsaroop
 Mark Seasons
 Teneile Warren
 Kirsten Wright

“ I think it’s incredibly important for people to contribute to their communities, either by sharing their skills or through connecting with other people.

Charlie Davis, WRCF Volunteer

Investment Readiness Program Committee

Graham Edwards
Michele Fisher
Abbie Grafstein
Christopher Henry
Connie MacDonald
Ashwin Sanzgiri
Raymond Soucy

Racial Equity Committee

Eunju Baek
Jeyas Balaskanthan
Allan Cayenne
Melissa Ireland
Bobbie Jo Lovell
Charu Smith
Vinay Tiwari
Donnique Williams

Youth In Recreation Committee

Allan Cayenne – Chair
Kara McGlynn – Vice Chair
Gary Abbott
Charlie Davis
Nick Heffner
Darcy Krahn
Angela Larraguibel
Kyo Lee
Katie Misener
Jayden Mitchell
Anam Rahman
Vinay Tiwari
Cindy Weber

CNDCF and KWCF Former Board and Committee Members

In 2022, many people volunteered with the Board and Committees of Cambridge & North Dumfries Community Foundation (CNDCF) and Kitchener Waterloo Community Foundation (KWCF). The list below includes those who participated on the 2022 Boards or on Committees that were CNDCF or KWCF Operational Committees that didn't operate as WRCF Committees in 2022.

Board of Directors and Committees of the Board

*In alphabetical order by last name
(CNDCF & KWCF)*

Richard Beatty
Mike Braga
Monica Braun
David Calder
Justin Caldwell
Donald Daggett
John Egoff
Tom Everrett
Xiaopu Fung
Murray Gamble
Pam Gillespie
Andrea Harding
Brock Hart
Tim Jackson
Elizabeth Kim
Darren Juneau
Sunita Karir
Bilal Khan

Amanda Knapp
Terry Kratz
Bruce Lauckner
Sharon Livingstone
Manuel Martins
Lori Payne
Cam Potter
Anne Quin
Darren Rennie
Pedro Ribeiro
Anne Tinker
Blair Webber

Operational Committees

*In alphabetical order by last name
(CNDCF & KWCF)*

Elizabeth Arcila
Bob Astley
Kerry Auguste
Cathy Baer
Beth Bailey
Zak Barbary
Nancy Bird
Chris Blanchet
Ruth Casselman
Valentina Castillo Cifuentes
Allan Cayenne
Carl Coelho
Glen Dyrda
John Egoff
Sylma Fletcher
Kim Fowler
Christina George
Rose Greensides
Nicole Hallman
Jessica Hare
Barb Hill
Brenda Isley

Jessica Kropf
Camellia Loojune
John Loughheed
Guosen Ma
Rosalyn McKay
Patrick McKeen
Omar McLean
Ann Miller
Annalee Moore
Gareth Nichols
Daria O'Reilly
Kourtney Parker
Sharon Parkinson
Mike Pereira
Hosherdar Polad
Anne Quin
Dianne Romano
Susan Russell
David Rutherford
Jason Santo
Kristine Schumacher
Patricia Singleton
Charu Smith
Glenn Smith
Erin Spink
Robin Stanton
Jessica Stockie
Eric Strassburger
Russ Stuebing
Chiyi Tam
Sam Trieu
E'Kong Tse
Tracy Van Kalsbeek
Diane Wiles
David Yoon
Sarah Zamin
Joanne Zhou



If you would like to volunteer with WRCF,
fill out our Expression of Interest form at
surveymonkey.com/r/WRCFVolunteer

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
Ian Shantz
Platypus Marketing and Communications

For assisting us with media support:
570 News
Ayr Newspaper
Cambridge Today
CBC News
CityNews Kitchener
The Community Edition
CTV News
Kitchener Today
TL;WR
Waterloo Chronicle
Waterloo Region Record
Wilmot Post
Woolwich Observer

And a special thank you to our 2022 sponsors and partners!

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KPMG

**QU
AR
RY**

ZEITSPACE

**COMMUNITY
FOUNDATIONS
OF CANADA**

Canada

This report was designed by The Blondes and printed by Cober. We want to thank them for their innovative ideas, partnership and ongoing support.





Back left to right: Maria Posada, John Bowden, Dan Robert, Eric Avner, Blessing Akpan, Mackenzie Ainlay, Rochelle Benoit. Front left to right: Jal Madak, Lynne Short, Elva Zhou, Dani Siddique.

Our Team

Blessing Akpan
Director, Community Impact
519-725-1806 x 206

Dan Robert
Director, Philanthropy
519-725-1806 x 205

Dani Siddique
Digital Marketing Associate
519-725-1806 x 215

Elva Zhou
Data Analyst & Financial
Services Specialist
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Eric Avner
President & CEO
519-725-1806 x 201

Jal Madak
Community Impact Coordinator
519-725-1806 x 103

John Bowden
Director, Financial Services
519-725-1806 x 202

Lynne Short
Vice President
519-725-1806 x 204

Mackenzie Ainlay
Philanthropic Services Specialist
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Maria Posada
Office Impact Coordinator
519-725-1806 x 212

Rochelle Benoit
Marketing & Communications Lead
519-725-1806 x 209

About Waterloo Region Community Foundation

Waterloo Region Community Foundation (WRCF) collaborates with partners to create sustainable, equitable and thriving communities. We connect regionally and locally, with our three cities and four townships, to include the people and places across our region. We make philanthropy easy for individuals and companies to support organizations and issues they care about. WRCF is focused on Granting, Investing and Convening to make measurable and sustainable impacts. Gifts are directed to WRCF's endowed funds that drive positive change through grants with the income generated being distributed in partnership with Fundholders to support a wide range of charitable causes within our community. We are growing our assets in a socially-responsible way without compromising financial returns, and transitioning to a 100% mission-aligned portfolio. These investments include directing at least 10% of our portfolio to impact investments. As a leading community-building organization we also work to amplify voices and issues of importance by convening conversations and sharing information, while approaching our work with an equity mindset.

A member of:



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



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Sustainable. Equitable. Thriving Communities.