



South
Saskatchewan
Community
Foundation



Empowering Your Impact

A resource for charities to explore partnerships
with the Community Foundation

Your impact, *forever.*



Contents

Benefits of a Community Foundation	1
Types of Funds	2
Ways Donors Can Give	3
Legacy (Endowed) Funds	4
Legacy Fund Matching Programs	5
Legacy Fund Impact Stories	6
Flow-Through Funds	7
Charitable Assets Under Administration	8
Comparison of Funds	9

Learn more about the Community Foundation and access additional information and resources by navigating to www.sscf.ca.

Starting a Fund at the Community Foundation is easy.

1. Connect with us. Start a conversation with our team about the different fund types and your fund purpose. We're always happy to present at Finance Committee and Board meetings.

2. Board motion. The Board Motion documents the intentions of your organization to establish a fund or funds with the Community Foundation. Suggested text for the Board Motion is as follows:

[Legal Name of Organization] wishes to establish [Type of Fund or Funds] at the South Saskatchewan Community Foundation to support the operations of [Legal Name of Organization]. We approve of and authorize [Name, Title] to finalize the terms of the agreement(s) with the South Saskatchewan Community Foundation.

3. Fund establishment. Our team will work with you to finalize the agreement(s), including the name of your Fund, your Fund purpose, and the value of your initial contribution. Once signed by all parties, we will start building your Fund webpage, setting up an online donation page, and giving you access to the Fund Portal.

Benefits of a Community Foundation

A trusted and local partner for charitable giving.

Focus on your community impact without the hassle of administrative duties.

With 55 years of experience guiding and facilitating philanthropy in Saskatchewan, the Community Foundation has been honoured to support thousands of donors and hundreds of charities throughout the province. We are connectors between donors and charities, facilitators of unique donations, and catalysts for community impact.

The Community Foundation is working to empower a stronger and more sustainable charitable sector and we're committed to supporting you with tools to help grow your impact in our communities.



Experts on Unique Donations

We are experts on accepting unique types of donations — from private company shares to real estate — and are able to provide backend support to process these gifts.



Customized Solutions

Our team is here to set you up for success and can help build a personalized online donor page for your Fund and develop a customized donation receipt.



Reduced Admin Burden

The Community Foundation receives and issues tax receipts for thousands of donations each year and can help reduce the administrative burden on your team.



Trusted Third-Party

With robust governance systems to protect donor intent, we are a trusted third-party to give confidence to donors wishing to make major gifts to your organization.



Investment Expertise

Pooled with around \$120M in assets, your fund benefits from lower fees and higher returns as part of our professionally-managed and diversified investment portfolio.



Cost Savings

Benefit from our economies of scale, low fees, and organizational expertise that saves your organization time and money that can be refocused on your community impact.



Full Transparency

In addition to quarterly financial statements, you will have access to a private online Fund Portal that chronicles donations, grants, and other fund activities.



Vital Signs Community Network

The Community Foundation engages with over 200 charities each year and works to build bridges in the sector through a network of local charitable leaders.

Types of Funds

LEGACY (ENDOWED) FUNDS (pg 4)

Donations to your charity's Legacy Fund are protected by the Foundation and create a lasting legacy that forever supports your operations.

- **Permanent Revenue Source** – Once established, your Legacy Fund will provide stable and predictable annual grants from the investment earnings and can serve as a diversified revenue source.
- **Long-Term Growth** – As the fund balance grows over time, as will the annual grants back to your organization.
- **Create a Legacy** – Invest in the future of your organization and build a legacy that remains in community forever.

FLOW-THROUGH FUNDS (pg 7)

Create immediate impact in the community with a "charitable savings account." These are often used in conjunction with capital campaigns.

The Community Foundation accepts donations to your Fund, issues tax receipts to donors, and your organization can withdraw at any time.

CHARITABLE ASSETS UNDER ADMINISTRATION (pg 8)

A new and local option for reserve investment.

Charities can pool reserves with the Community Foundation and benefit from our diverse and professionally-managed investment portfolio. You earn what we earn and can withdraw your funds at any time.

Fund Type	Fee Structure
Legacy (Endowed) Funds	Fund Balances under \$1M = 1.5% Fund Balances \$1M to \$5M = 1.25% Fund Balances over \$5M = 1.0%
Flow-Through (Non-Endowed) Funds	2% of Granting
Charitable Assets Under Administration	Account Balances under \$1M = 1.0% Account Balances \$1M to \$5M = 0.75% Account Balances over \$5M = 0.5%

In addition to the Community Foundation's charitable cost recovery fees outlined above, the professional investment management fees are shared by all funds on a strictly cost-recovery basis. Historically between 0.4% - 0.6%, these fees include portfolio managers TDAM and PH&N, as well as investment consultant George & Bell.



Ways Donors Can Give

The Community Foundation makes charitable giving easy for your donors and helps take the administrative burden off your team.

Aside from cash, there are many ways for donors to make an impact. We take care of all the details, issue a charitable tax receipt to the donor, and contribute the funds directly into your organization's Legacy (Endowed) and/or Flow-Through Fund.

We are experts on accepting unique charitable donations, such as:



Stocks
(Publicly
Traded)



Private
Company
Shares



Land or
Mineral
Rights



Life
Insurance
Policies



Mutual
Funds or
RRSPs



Real
Estate



Works
of Art



Charitable
Remainder
Trusts

As a charity, you can promote unique types of giving to your donors with the confidence of the Community Foundation's expertise behind you. When a donor comes forward, we are your trusted partner to help accept, process, and celebrate their gift.

Supporting the Leader-Post behind the scenes.

Every holiday season, the Community Foundation processes upwards of 600 individual donations in support of the Regina Leader-Post Christmas Cheer Fund. The annual campaign provides support to four local women's shelters and has become an important giving tradition since 1992.

The Community Foundation works behind the scenes to facilitate the hundreds of donations and issue charitable tax receipts, allowing the Leader-Post to focus on highlighting the needs of the women's shelters and the impact of the Fund.

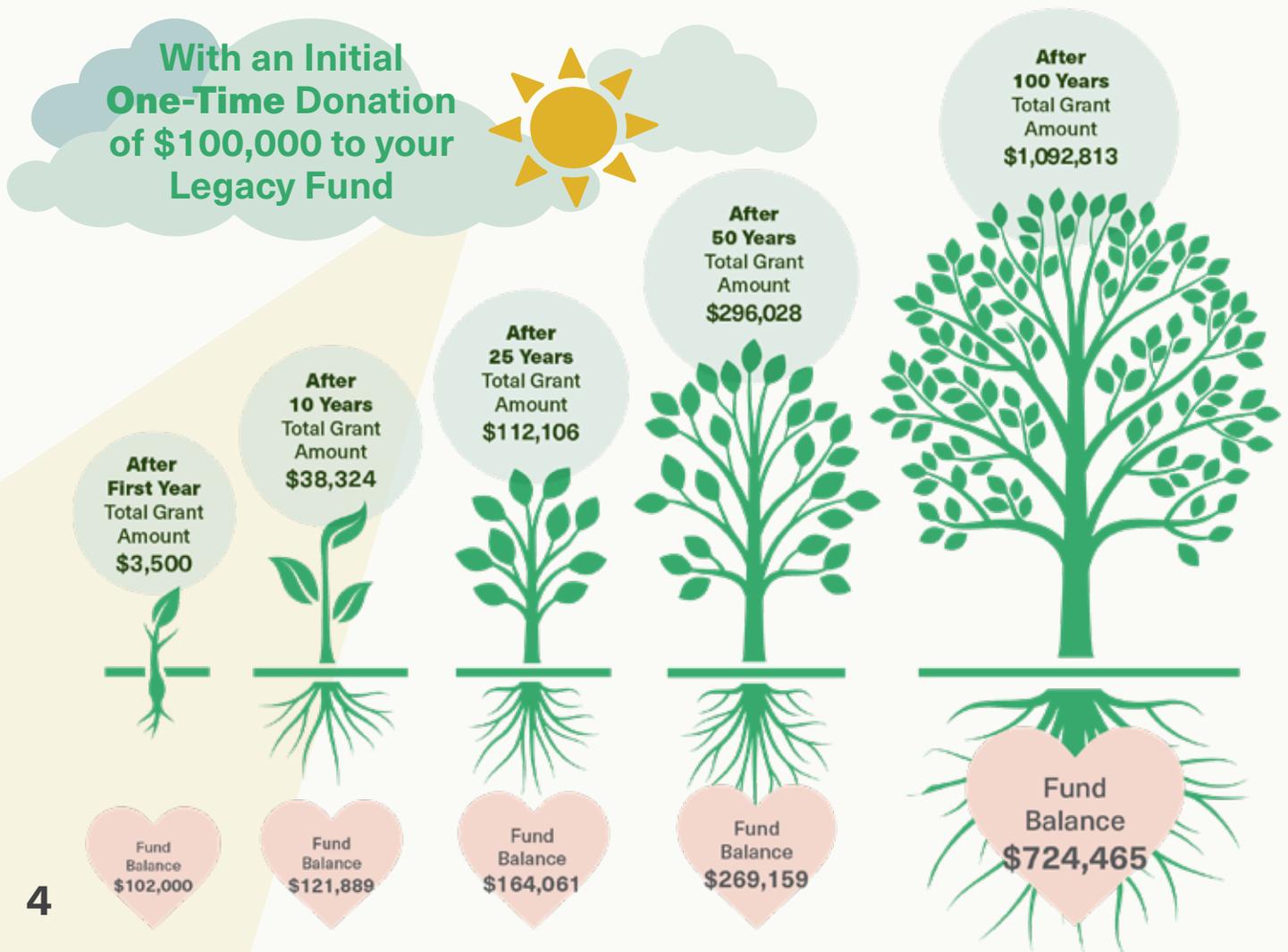


Legacy Funds

Legacy (Endowed) Funds are a sustainable and enduring source of operational funding for your organization that continue to grow over time.

Donations and contributions to your charity's Legacy Fund are forever protected by the Community Foundation and responsibly invested as part of our larger asset pool.

Investment earnings help to grow your fund over time and each year, a portion is granted back to your organization. This stable and predictable funding can be transformative for organizations and help diversify funding sources with a permanent and sustainable funding stream.



*Example uses a 3.5% disbursement rate and assumes only a one-time donation. Rate of returns and all fees are based on actual 15 year data from 2008 to 2022.

Legacy Fund *Matching Programs*



Charity Fund Matching Program

Thanks to the generous gift of an anonymous donor, the Community Foundation is able to support the long-term sustainability of local organizations through the growth of Legacy (Endowed) Funds.

For every dollar contributed to a charity's Legacy Fund held at the Community Foundation, **we will contribute an additional 10%** on a quarterly basis (up to \$50,000 annually).

For the **MacKenzie Art Gallery**, an opportunity for immediate returns:

"When we launched our new Facilities Legacy Fund last year to plan for our future, the matching program had a tremendous impact," shared Executive Director, John Hampton. "A Legacy Fund is a gift that keeps giving and seeing an immediate boost through this program was monumental. Having annual disbursements that you can rely on year over year in perpetuity can be transformational for organizations, allowing us to make long-term plans and focus on delivering on our mission, and I'm excited to see how this generous program will amplify the impact of donations across our community."



Canada Cultural Investment Fund

The Endowment Incentive Component of the Canada Cultural Investment Fund (CCIF) encourages donors to contribute to Legacy (Endowed) Funds for eligible non-profit professional arts organizations.

The Canadian Heritage program provides **up to dollar-for-dollar matching** on private donations into approved Legacy (Endowed) Funds.

Increasing the impact of a donation for the **Regina Symphony Orchestra**:

When a donor chose to gift around \$10,000 of shares to the RSO Endowment Fund, their donation was immediately matched by 10% by the Community Foundation then submitted to the CCIF program. Donations of publicly-traded securities are exempt from capital gains and **donating the shares (with an estimated net cost of \$3,000) resulted in nearly \$18,000 for the RSO Endowment Fund to support their operations, forever.**



Legacy Fund *Impact Stories*

Remembering the legacy of Anne Luke.



The Anne Luke Legacy Fund was created in memory of Anne Luke, founder of the Regina Early Learning Centre. "We wanted to find a way to let her legacy live on," explained current Executive Director, Monica Totton, "so that we remember our roots and can continue to sustain the values and programming that she felt was of so much need." The Legacy Fund keeps Anne's name and vision alive and provides sustainable funding for operations and programming. For former Executive Director Mary Ann McGrath, the Community Foundation is "the perfect partner for the Early Learning Centre's Endowed Fund."



Forever sustaining the historic Co-Cathedral.



The Gravelbourg Co-Cathedral Fund was established to secure a sustainable future for the community's incredible infrastructure and cultural history. "Our grandparents gave us this wonderful church for us to look after," shared André Moquin, Chair of the Co-Cathedral Preservation Fund. The group chose to partner with the Community Foundation to preserve the Co-Cathedral for generations to come, noting that the Community Foundation "has investment expertise and their returns are phenomenal."



Supporting wholistic health care.



The DEK All Nations' Healing Hospital Foundation Fund was established after an anonymous donor came forward with a major gift to thank the hospital for the care they had received. "They help us grow our Fund and leave legacies behind," said Tribal Chief Jeremy Fourhorns. The Legacy Fund allows for the recruitment of physicians, purchase of new equipment, and services for the benefit of all patients and the Fort Qu'Appelle community.



All Nations'
Healing Hospital



Flow-Through Funds

The power of a partner for fundraising and capital campaigns.
Let the Community Foundation be the engine that drives your campaigns behind the scenes.

The Community Foundation can help reduce the administrative burden on your team, whether accepting everyday donations from supporters or fundraising as part of a large capital campaign.

A Flow-Through Fund can be considered a "charitable savings account." As donations are made to the Fund, the Community Foundation issues charitable tax receipts to the donors.

While held in the Flow-Through Fund, assets are typically invested as part of the Community Foundation's investment pool and grow with earnings. Organizations may also elect for their Flow-Through Fund to be kept outside of the investment pool for a more conservative investment approach.

You have access to the full balance of the Flow-Through Fund and can withdraw at any time.



Donation Processing

Streamline your donation management with support from the Community Foundation to accept and process gifts to your Fund.



Customized Solutions

The Community Foundation can build a customized online donation page and other branded assets for your organization.



Benefit from the Investment Pool

While funds are held in the Flow-Through Fund, they benefit from the investment pool and continue growing from earnings.

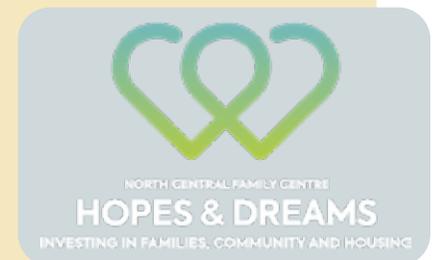


Withdraw at Any Time

Funds can be withdrawn at any time from your Flow-Through Fund, whether to support operations or finance a new build.

A valued partner for the North Central Family Centre.

"They've been an exceptional partner for us," shared Doug McNair, Hopes & Dreams Campaign Chair. To help the North Central Family Centre (NCFC) bring their vision for the Orange Buffalo Lodge and Community Hub to reality, a Flow-Through Fund was established to help process donations in support of the capital campaign. Simply put by NCFC Executive Director Kimberly Wenger, "The South Sask Community Foundation is helping us reach our goal."



Charitable Assets *Under Administration*

With Charitable Assets Under Administration, the Community Foundation now offers organizations a specialized and local option for reserve investment.

The opportunity is designed to help organizations to optimize their reserves through our diversified and expertly-managed investment pool while also providing full access to the funds.



Professional, Expert Management

Expert third-party investment managers apply strategic insights to maximize returns while aligning with our Board-approved investment policy and financial objectives.



Diversified Investments

Our well-balanced investment portfolio reduces exposure to market volatility with investments in infrastructure, real estate, and mortgages alongside equities.



Access Funds Anytime

Enjoy the flexibility and peace-of-mind knowing that you can withdraw funds at anytime without penalty. There is no holding period and no locked-in term.



Maintain Control over Funds

Your funds remain under your ownership and are accounted for on your financials. Retain control over your funds without sacrificing growth potential.



Full Transparency

In addition to quarterly financial statements, you will have access to a private online Fund Portal that chronicles contributions and withdrawals from your account.



Low Administrative Fees

The low fees charged by the Community Foundation as an institutional investor are cost-effective and ultimately go back to support the local charitable sector.

A trusted and local investment partner.

"The Saskatchewan Archeological Society (SAS) shifted our long-term investments to a Community Foundation in 2018," explained Executive Director Dr. Tomasin Playford. "One was because the rate of return was higher and the fees were lower. More importantly though, we now had the peace of mind that experts were managing our funds and we could be assured they were making informed financial decisions. We are provided easy to understand quarterly reports and we can access our funds when needed, with no penalty. It's a comfort knowing our funds are being looked after [by the Community Foundation] and the fees charged are helping to support the non-profit sector."



Comparison of *Funds*

Adding tools to your financial management toolkit.

Our goal is to help build a stronger and more sustainable charitable sector in Saskatchewan.

Each of the three types of funds available to charities through the Community Foundation serves a unique — but complementary — purpose and operates slightly differently.

The Community Foundation is here to help and we can work alongside your leadership team and Board to develop a solution tailored to your organization's strategic vision and financial needs.

Charities often choose to establish a Flow-Through Fund in conjunction with a Legacy Fund as a means of supporting operational needs in the short-term while growing the Legacy Fund as a diversified source of sustainable and long-term funding.

	Legacy	Flow-Through	Assets Under Admin
Ownership of Assets	Community Foundation <i>Assets <u>are not</u> recorded on your financial statements</i>	Community Foundation <i>Assets <u>are not</u> recorded on your financial statements</i>	Your Organization <i>Assets are recorded on your financial statements</i>
Grant Transfers	Spendable Balance <i>Typically 3.5% to 5% of fund balance is granted annually</i>	Full Fund Balance <i>All assets can be granted out at anytime</i>	Full Fund Balance <i>All assets can be withdrawn at anytime</i>
Accepts Donations			
Quarterly Fund Statements			
Access to Online Fund Portal			

We are always happy to connect and are often invited to present at Finance Committee and Board meetings about the different types of funds and opportunity to join the Community Foundation family.

Driven by Impact

Our team loves the community and believes in the power of the Community Foundation to help create impact, forever.

At the Foundation, we believe that change starts with a single act of kindness, a spark of compassion, or a generous gesture. We are constantly inspired by the tireless dedication of local charities and how your contributions transform lives. Together, we have the power to build a future filled with hope, opportunity, and prosperity for all.

"Creating a charitable Legacy Fund at the Community Foundation can offer financial security that programs and services will continue well into the future, no matter what obstacles the organization might face. The Foundation cares deeply about our community and is committed to helping foster a stronger and more sustainable charitable sector to enrich the quality of community life for all."

Donna Ziegler, Executive Director



"I'm really passionate about the Community Foundation's Vital Signs research to understand the biggest challenges in the charitable sector. It gives us and our partners the strong roots needed to find new solutions and make a real difference in the community. We're always working to amplify the voices of dedicated people in the sector and connect them with ways to address those challenges."

Victor Roman Morrow, Manager of Community Impact & Communication



"Charities are the lifeblood of our community and work tirelessly each day to deliver programs and services that enrich the quality of life for us all. The Community Foundation is a champion for the local charitable sector and I love connecting with folks to hear impact stories and equip organizations with tools to empower community impact for the long-term."

Jonah Toth, Community Engagement Catalyst



P: (306) 751-4756
TF: 1 (877) 751-4756
E: info@sscf.ca
W: www.sscf.ca

Charity number:
890271448 RR0001

Connect with us:

f [@sscf.ca](https://www.facebook.com/sscf.ca)

ig [@southsaskfoundation](https://www.instagram.com/southsaskfoundation)

in [@South Saskatchewan Community Foundation](https://www.linkedin.com/company/south-saskatchewan-community-foundation)

www.sscf.ca