



South
Saskatchewan
Community
Foundation



Creating Impact Together

A resource for professional advisors
to support clients in charitable giving

Your legacy, *forever.*

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Join us in our mission to create lasting, meaningful change in our local communities. Together, we can make a difference.

To learn more about the Community Foundation and access additional resources, visit us online at www.sscf.ca, call us at **306-751-4756**, send an email to advisors@sscf.ca, or use the camera on your mobile device to scan the QR codes below:



Sample Will Clauses



Donation Calculator



Impact Stories



Join the Legacy Circle



Order Copies of
Legacy Planner



Annual Reports



Securities
Transfer Form



The Philanthropic
Conversation

Welcome to the Community Foundation

When professional advisors work with the Community Foundation, you better serve your client's charitable goals and help their giving go further.

The Community Foundation has been a trusted partner for charitable giving in Saskatchewan for more than 55 years. We are a bridge between donors and charities, and we strive to make philanthropy easy, accessible, and impactful. Professional advisors play a critical role in helping clients reach their giving-goals.

We invite you to use the Community Foundation as a resource hub — a tool in your professional toolbox — and together, we can help clients to achieve their community impact goals.

We work as your partner.

You stay in control of your client relationships — we are here to contribute our charitable expertise. We will collaborate with you and your clients to develop a tailored plan to maximize tax efficiency and achieve your client's giving goals.



The Community Foundation is rooted in Saskatchewan and grants to 200+ charities each year. Through our expert Vital Signs research, we offer knowledge and insights about the needs in our community to help maximize the impact of your client's giving.

We are local experts.

We help deepen relationships.

Conversations about charitable giving can help grow trust with your clients by demonstrating your commitment to their overall financial wellbeing. These deeper ties can lead to connections with the wider family and next-generation clients.



Whether setting up a less complicated alternative to a private foundation or simply streamlining your client's charitable giving, the Community Foundation is an expert on accepting unique gifts and making philanthropy simple and accessible for all.

We make giving easy.

Benefits of a Community Foundation

We help make charitable giving easy for your clients.

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 here to help guide charitable giving for your clients and we're committed to providing you with tools to streamline their philanthropy and maximize their community impact.



Local Charitable Experts

The Community Foundation engages with over 200 local charities each year and can help connect your clients with organizations working in their areas of interest.



Customized Solutions

Should your client wish to accept public donations to their fund, we offer the ability to customize donation receipt cover letters and build a personalized webpage.



Investment Expertise

Pooled with around \$125M in assets, each 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 organization expertise for considerable cost savings compared to managing a private foundation.



Trusted Third-Party

With a robust governance structure and sustainable operating model, the Community Foundation has been a trusted steward of funds for over 55 years.



Donor Anonymity

For those that wish to remain anonymous, we act as a buffer between donors and charities. All CRA reporting falls under the Foundation, so your client's privacy is protected.



Full Transparency

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



Celebrating Legacy

Much more than a transactional foundation, we love telling the stories of lives well-lived and celebrating your client's legacy through community impact for generations to come.



Join our Legacy Circle with a planned gift.

For those that commit to supporting the community with a planned gift in their estate, the Community Foundation invites your clients to join our Legacy Circle. The group offers personalized engagement and exclusive events to celebrate the future impact of these deferred gifts.



Types of *Funds*

The Community Foundation offers a variety of fund types to meet the needs of your clients.

Many donors will choose to open both a Flow-Through Fund to help facilitate giving today and a Legacy Fund to create sustainable impact for decades to come. Setting up a fund at the Community Foundation is easy and can be done in as little as a few days.

LEGACY (ENDOWED) [PG 6]

With this type of fund, the principal balance is protected by the Community Foundation to **create a lasting legacy that *forever* supports the community through annual grants.**

- **Donor Advised Funds** – Enjoy all the benefits of having a private foundation, without any of the work. Your client recommends grants to the charities of their choice and can change their preferences at any time.
- **Donor Designated Funds** – A specific charity or focus area is permanently designated as the grant recipient.
- **Memorial Funds** – Honour the memory of a loved one by allowing friends and family to contribute to a Legacy Fund that supports the community for generations to come.
- **Scholarship Funds** – Establish a fund to facilitate scholarships, bursaries, or awards that continue to grant out, forever.

FLOW-THROUGH (NON-ENDOWED) [PG 7]

Create immediate impact in the community with a "charitable savings account."

Clients receive a tax receipt at the time of the donation to the Foundation. They can grant out funds anytime to the charities of their choice.

SPEND-DOWN

Support charities with predictable funding over a set time interval. Clients receive a tax receipt upfront at the time of the donation.

Funds are granted out on an agreed-upon schedule until the fund is fully depleted.

CORPORATE GIVING

Ideal for clients with businesses, the Community Foundation can help simplify donations and engage employees in giving.

Establish a corporate Legacy Fund and involve the team in making grant decisions.

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 Contribution

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.

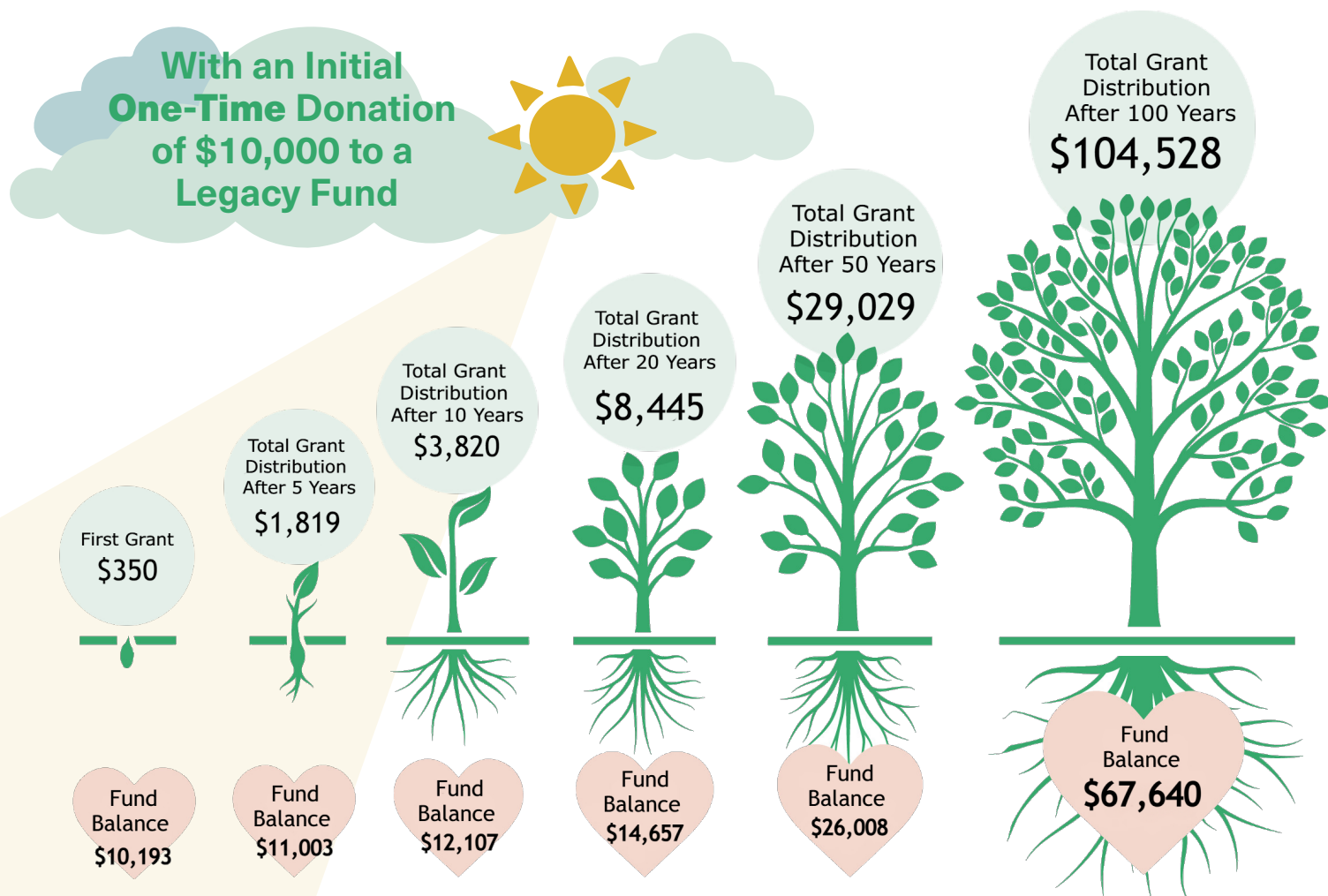
Legacy Funds

Legacy (Endowed) Funds sustainably transform one-time donations into "Forever Funds" that will impact our community for generations to come.

Donations to a Legacy Fund are forever protected by the Community Foundation and responsibly invested as part of our larger asset portfolio. Investment earnings help to grow the fund over time and each year, a portion is granted back to the charities your client cares about.

With over 80% of our Legacy Funds being established with less than \$50,000 (and some starting as low as \$100), it is a strategic tool for every client to streamline their charitable giving.

Based on our historical fund performance from 2008-2024, the following figure projects the growth of a Legacy Fund with a one-time donation of \$10,000.



* For illustrative purposes only. The figure uses a 3.5% disbursement rate, is based on historical performance, and assumes a one-time donation of \$10,000. New legacy funds typically begin granting after one year.

Flow-Through Funds

The Community Foundation can help streamline your client's charitable giving through a Flow-Through (Non-Endowed) Fund.

Like a "charitable savings account," the Community Foundation issues a charitable tax receipt at the time of donation to the fund then your client can issue grants to charities of their choosing anytime thereafter.

The Community Foundation's low fee structure, including no fees on securities donations, helps put more of your client's donations to work in the charities they want to support.



Streamline Donations

All charitable giving can be facilitated through the Community Foundation for a simplified process and single tax receipt.



Give Now, Grant Later

Help offset your client's tax burden with strategic charitable giving and receive a tax receipt at the time of the donation.



Benefit from the Investment Pool

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



Donor Protection

The Community Foundation can provide anonymity and compile communications between charities and your client.

Kaylea Lax

Wills & Estates Lawyer, Sheppard Braun Muma
Chair, Wills & Estates Section - Canadian Bar Association SK Branch



"As a lawyer practicing in the area of Wills & Estates, I see firsthand the impact of charitable giving for both families and charities.

In my experience, a Will that directs that a gift be given to a charity not only assists with reducing the Estate's tax burden, but it can provide comfort for the deceased's loved ones by celebrating the legacy of a life well-lived. Bequest gifts can connect individuals to the causes that were important to their friend or family member and often create a ripple effect through the community by encouraging others to donate in memory of the person who has passed away.

I have had the great privilege to work with the Community Foundation over the past few years and have become one of their biggest cheerleaders. The Community Foundation offers unmatched flexibility and creativity in guiding impactful giving and celebrating lasting legacies in our community!"

Ways to Give

The Community Foundation makes charitable giving easy and accessible for all.

Aside from cash donations, there are many ways for your clients to make an impact with greater tax efficiency, whether in their lifetime or through their estate. The Community Foundation is an expert on accepting unique gifts and takes care of all the details for your client's valued donation.



Publicly-Traded Securities



Private Company Shares



Land or Mineral Rights



Life Insurance Policies



RRSPs or RRIIFs



Real Estate



Works of Art



Charitable Remainder Trusts

David Sare

Wealth Protection Specialist
Thrive Wealth Strategies



"Charitable giving through life insurance is a growing and strategic way for Canadians to support meaningful causes."

This method allows individuals to make substantial donations while minimizing financial impact. By leveraging life insurance, donors can provide a much larger gift than through an outright donation, effectively purchasing a future cash payout at a fraction of its final value. This approach also offers potential tax benefits to the donor or their estate, maximizing the contribution's overall value.

As part of my mission to help make a lasting impact for charitable organizations across Saskatchewan, it has been a privilege to add the outstanding team of advisors at the Community Foundation to my practice."

Thrive Wealth Strategies Ltd. is a subsidiary of Thrive Wealth Management Ltd., offering financial planning, life insurance, and investments to members of credit unions and their communities. Learn more at www.thrivewealthstrategies.ca.

Comparing Options

Since 1969, the Community Foundation has been a trusted partner for individuals, families, and organizations to create community impact.

When comparing options to facilitate your client's charitable giving, the Community Foundation offers a number of advantages to maximize community impact and reduce the administrative burden with flexible and personalized service.

Considerations	Community Foundation	Financial Institution	Private Foundation
Minimum Contribution	Low (\$10,000) <i>Or a plan to reach \$10k within five years</i>	Moderate to High <i>Varies from \$25k to \$250k in most cases</i>	High (+\$1M) <i>Minimum of \$1M often recommended</i>
Start-Up Costs	None	Low <i>Some firms charge start-up fees</i>	High <i>Significant legal costs for establishment</i>
Start-Up Timeline	Days <i>New funds can be started in days</i>	Weeks <i>Paperwork processing can take weeks</i>	Months <i>Requires 6-12 months to setup</i>
Ongoing Costs	Low (1% to 2%) <i>Fees support the local charitable sector</i>	Low (0.75% to 2%) <i>Additional fees may be charged</i>	High (+15%) <i>Costs include staffing, legal, audits, etc.</i>
Administrative Burden	Minimal <i>Handled by the Community Foundation</i>	Minimal <i>Handled by the financial institution</i>	High <i>Legal compliance, CRA reporting, Board</i>
Fund Investment	External Professionals <i>Managers guided by Board Policy</i>	Internal Professionals <i>Managed with institution's investments</i>	Variable <i>Investment at the discretion of the Board</i>
CRA Reporting	None <i>Handled by the Community Foundation</i>	None <i>Handled by the financial institution</i>	Significant <i>Must file annual T3010 tax returns</i>
Privacy	Complete Anonymity <i>Donor identity can be fully protected</i>	Some Anonymity <i>Donor identity is hidden from charities</i>	Limited Anonymity <i>Annual tax filings are public documents</i>
Granting Support	Expert Support <i>Local knowledge of the charitable sector</i>	Minimal Support <i>Limited local knowledge or guidance</i>	No Support <i>Responsible for research and outreach</i>
Permanence	Built to Last Forever <i>Granting forever honours legacies</i>	Variable <i>Treatment of fund varies after death</i>	Variable <i>Requires sustained involvement</i>
Recognition	Join our Legacy Circle <i>Optional recognition for planned gifts</i>	Minimal <i>Largely transactional in nature</i>	Variable <i>Dependent on your own efforts</i>

Why should clients build a *Lasting Legacy*?



Maximize tax benefits.

Many donors work with their trusted advisors to strategically use charitable giving to offset their tax burden – both during their lifetime and on their estate. The Community Foundation makes charitable giving easy so that clients can maximize their tax efficiencies.

Grant Karst understands the value of charitable giving.

As the former owner of Blue Sky Financial and a trusted financial advisor, Grant has supported clients with estate planning and philanthropy for 45 years. "Charitable giving is easy and beneficial to incorporate in your client's financial plan," he explains. "Tax benefits during their lifetime and for their estate help both your client and their designated charities."



Support vital needs in the community.

The Community Foundation helps donors maximize their impact through research. Our Vital Signs Report collects data to identify the most pressing needs in our community, which then informs granting from our Vital Community Fund.



For **Bob Perry**, there are so many worthy causes to support.

"There are so many charities out there and I have a problem deciding which ones to give to," explained Bob, "and I thought, the Foundation is a perfect place to support." His Legacy Fund will forever support the work of Vital Signs to direct funding to the most emergent needs in our community as informed by research.



Celebrating Future Impact, Today

Donors, like Bob Perry, who commit to leaving a gift in their Will to the Community Foundation, are invited to join our Legacy Circle. Learn more at sscf.ca/legacycircle.



Create a legacy that lives on forever.



A legacy is a heartfelt gift that bridges generations. For your clients, it's a testament to a life well-lived; a life dedicated to making the world a better place. A Legacy Fund ensures that their name continues to be honoured by loved ones and in the community.

Simply put, **G. Murray and Edna Forbes** loved their community.

They began their Legacy Fund in 2002 with an initial donation of \$100,000 and left gifts in their estates. Royalties from the donation of mineral rights have since grown the fund to over \$25 million. This fund is a legacy that keeps their names alive in the community and gives back over \$1 million to more than 50 charities every year.



Give where you live.



Community is not just where we live and work; it is where we put down roots and build our legacy. "Give where you live" is a call to action for your clients to reinvest in the communities that built them and to create a culture of caring that benefits all.

George Butt is forever supporting the heart of his community.

When George established his Legacy Fund, he wanted to help sustain his hometown for generations to come. Every year, his fund provides grants to support the town hall, Arcola Curling Club, his church, and the Arcola Cemetery. George's impact will continue to grow over time and provide stable funding to support his community, forever.



Making philanthropy more accessible.



While we often think of philanthropy as multi-million dollar donations, the Community Foundation is committed to making charitable giving easy for everyone. Your client can start a Legacy Fund with just \$100 and the commitment to grow it over time.

Carla Harris hopes to make arts and culture more accessible for all.

As a disabled artist and entrepreneur, Carla wants to alleviate the visible and invisible barriers that hold back artists and audiences. Her Legacy Fund is a strategic tool in her charitable giving to maximize her community impact. While Carla cannot afford a large donation upfront, she contributes to the fund "bit by bit" to help it grow.



A Trusted Partner

With over 55 years of experience guiding philanthropy in Saskatchewan, the Community Foundation adds a wealth of experience to your practice.

Whether your clients are motivated by a passion for community impact, a sense of responsibility to give back, or a desire to reduce their tax burden, charitable giving is an essential part of financial planning and wealth management. The Community Foundation is a trusted partner to simplify philanthropy and maximize community impact for your clients.

"I've come to realize that the best advisors are deeply committed to their client's success. Your focus extends far beyond wealth accumulation; you are passionate about empowering clients to make a significant impact in their communities. This steadfast dedication to fostering both personal and communal growth is what sets these advisors apart and it has been inspiring to play a role in this journey."

Adam Hicks, Director of Finance & Strategic Operations



"As trusted advisors, you play a pivotal role in helping clients create lasting impact in our communities. We know that statistically the vast majority of people want to give to charity in their wills but very few do. We hope to close that gap by working with great professional advisors like yourselves who want to ensure their clients meet their charitable goals."

Abby Schneider, Philanthropic Advisor



"Our Legacy Circle offers a meaningful way for your clients to leave a gift for future generations and keep their name alive in the community. I love having the opportunity to sit down with people, hear their stories from a life well-lived, and talk about the legacy they want to leave behind. It is inspiring to be leading a community of individuals that are committed to community impact and giving back."

Jenna Peoples, Legacy Giving Advisor



Phone: (306) 751-4756
Email: advisors@sscf.ca
Website: www.sscf.ca

Charity number:
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