



# Empowering Your Impact

A resource for charities to explore partnerships  
with the Community Foundation

Your impact, *forever.*



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Learn more about the Community Foundation and access additional information and resources by visiting [www.SaskFoundation.ca](http://www.SaskFoundation.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 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 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 work to setup the fund, including a landing page, online donation portal, and other tools.

# 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 over 56 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. 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 issues charitable 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 over \$170 Million 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 an online fund portal with a complete history of 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 6)

Donations to your charity's Legacy Fund are protected by the Community Foundation and create a sustainable and predictable revenue source that forever supports your operations.

*Minimum initial contribution = \$100*

*Begins granting after reaching \$10,000 fund balance*

## CHARITABLE ASSETS UNDER ADMINISTRATION (pg 10)

Charities and non-profits can benefit from the diversified and professionally-managed asset portfolio of the Community Foundation through pooled reserve investment, with the flexibility to withdraw funds at any time.

*Minimum initial deposit = \$10,000*

## FLOW-THROUGH FUNDS (pg 8)

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

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

*Minimum initial contribution = \$5*

### ● No-Fee Flow-Through Fund

Facilitate your everyday donations with no admin fee. Fund balance is guaranteed and excluded from the investment portfolio.

### ● Flex Flow-Through Fund

Funds are included in the investment portfolio for the opportunity to grow as you fundraise. Perfect for capital campaigns.

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%
No-Fee Flow-Through Funds	No Admin Fee <i>(for standard fund services)</i>
Flex Flow-Through Funds	Upfront 2% on Donations
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 included in the investment portfolio on a cost-recovery basis. Historically between 0.4% - 0.6%, these fees include portfolio managers TDAM and PH&N, as well as investment consultant Convyta Partners.*

# Comparison of *Funds*










## Adding tools to your toolkit

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

**Each type of fund 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.

Many charities choose to establish multiple funds with the Community Foundation: a Legacy Fund for long-term sustainability, a Flow-Through Fund to accept everyday donations, and a Charitable Assets Under Administration account for pooled reserve investment.

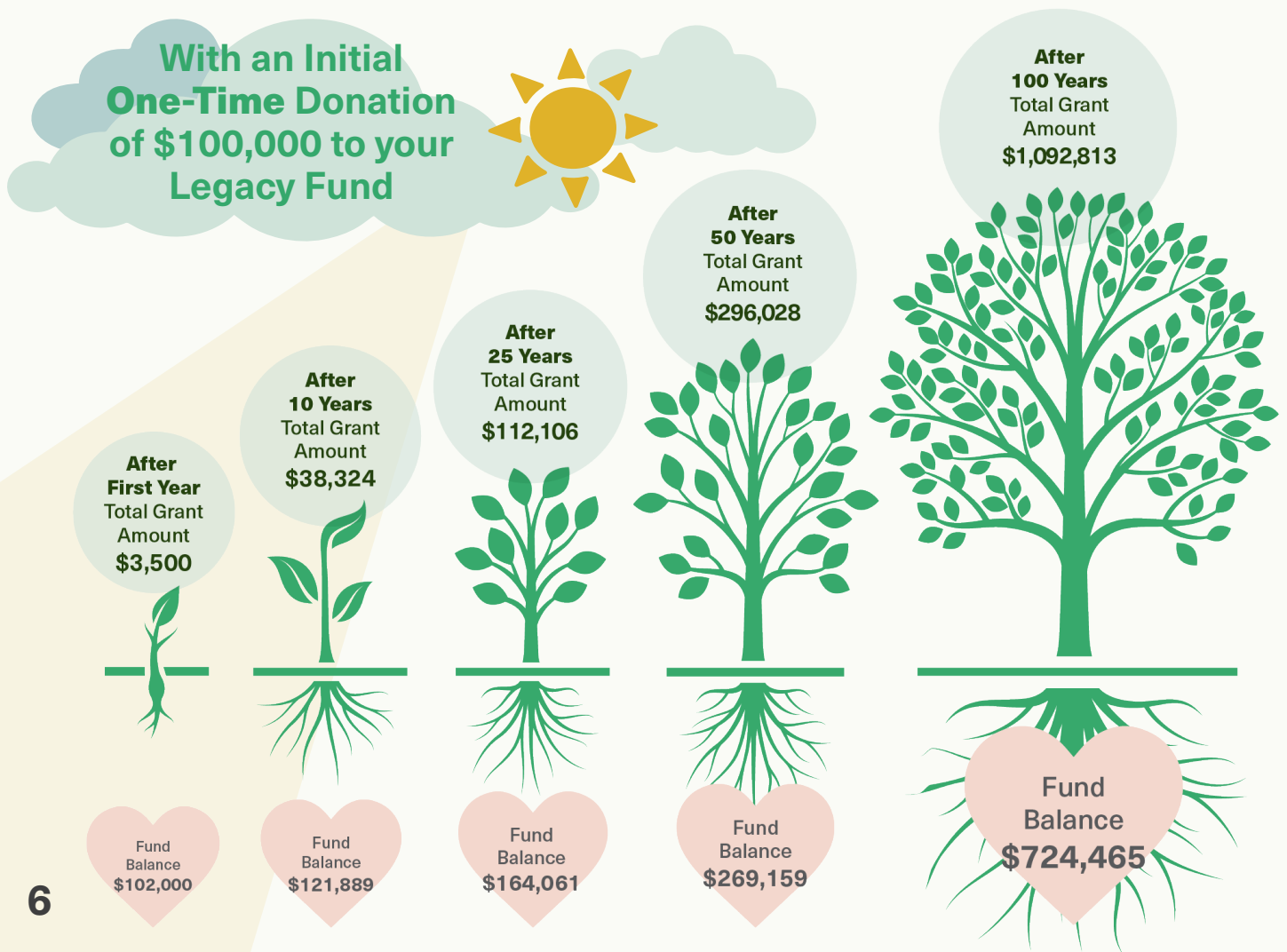
	Legacy	Flow-Through	Assets Under Admin
Ownership of Assets	Community Foundation <i>Assets <u>are not</u> recorded on your financial statements</i>	Community Foundation <i>Assets <u>are not</u> recorded on your financial statements</i>	Your Organization <i>Assets are recorded on your financial statements</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			
Eligibility	Charities <i>and other Qualified Donees</i>	Charities <i>and other Qualified Donees</i>	Charities and Non-Profits

# 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 portfolio.

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 revenue 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 as of 2024.



## Charity Legacy Fund Incentive

Thanks to the generous gift from 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 an annual basis (up to \$50,000 annually).

### *Transformational* Support for Charities

"When we launched our new Facilities Legacy Fund 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."



### Honouring 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 former 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.



The Community Foundation offers support to charities to help promote your Legacy Fund to supporters, including:

- Free copies of our Legacy Planner booklet
- Coaching on how to communicate your Legacy Fund to supporters
- Holding joint meetings/events with prospective donors
- Opportunity for donors to be recognized in our Legacy Circle



# Flow-Through Funds

The Community Foundation can help facilitate donations and reduce the administrative burden on your team. Accept everyday donations from supporters or fundraise for a large capital campaign with our support.

A Flow-Through Fund is like a "charitable chequing account." The Community Foundation is your powerhouse behind the scenes to accept donations to your fund (including online donations via credit cards and transfers of stocks and mutual funds) and issues charitable tax receipts to the donors.

You have access to the full balance of your Flow-Through Fund and can withdraw funds at any time. Disbursements can also be automated on a monthly or quarterly basis.

Flow-Through Funds allow you to spend less time on paperwork and focus on creating impact.



#### Accept Unique Gifts

Harness the expertise of the Community Foundation to accept stocks, mutual funds, real estate, and other gifts to your Fund.



#### Access Funds Any Time

Funds can be withdrawn by request from your Flow-Through Fund, or we can automate disbursements.



#### Donation Processing

Streamline your donation management with support from the Community Foundation to accept donations and issue tax receipts.



#### Customized Solutions

The Community Foundation can build an online donation portal and custom donation receipt for your organization.

## 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 Saskatchewan Community Foundation is helping us reach our goal."



There are two types of Flow-Through Funds available to charities:



**No Admin Fee**

*No fees for standard fund services  
Credit card processing fees still apply (2.2%)*

**2% Fee on Donations**

*Upfront fee assessed upon receipt of donations  
Legacy Fund fees apply to carry-over balances*

**Excluded from Investment Portfolio**

*Fund balance is guaranteed*

**Included in Investment Portfolio**

*Opportunity to earn investment income*

No-Fee Funds are perfect for accepting everyday donations and facilitating fundraising campaigns. Unlike some other tools, there are no fees for the charity and no fees for your donors.

Flex Funds are often used during capital campaigns, when the fundraising goal is a year or more away. Donations can grow as part of the investment portfolio and are not reported on your financials until granted out.

Charities may establish multiple Flow-Through Funds. You can also create sub-funds to separate donations for specific programs or initiatives.

**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 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.



# Charitable Assets *Under Administration*

**As an alternative to GICs and term deposits, the Community Foundation offers charities and non-profits a specialized and local option for pooled reserve investment.**

The Charitable Assets Under Administration program is designed to help grow your cash reserves by pooling funds with our diversified investment portfolio of over \$170 Million, offering expert management with higher returns\* and lower fees. We are an institutional investor — like a pension plan — for the charitable sector.



#### **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 'alternative' investments in infrastructure, real estate, and mortgages.



#### **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**

You will receive quarterly financial statements and have access to an online portal that documents contributions and withdrawals from your account.



#### **Low Administrative Fees**

The low fees charged by the Community Foundation (ranging from 0.5% to 1.0%) are cost-effective and ultimately go back to support the local charitable sector.

## **A trusted and local investment partner for Run Regina**

"The CAUA program provides expertise and guidance in managing funds raised through Run Regina's events. The diversified investment portfolio reduces market volatility, and the Foundation ensures that our funds are managed responsibly with low administrative fees, growing steadily to support future initiatives. We have easy access to detailed financial statements through an online portal, which allows us to monitor the performance of our investments.

This partnership allows Run Regina to focus on our mission to engage our community in running and walking experiences that promote the wellbeing of the individual and pride in our community, while knowing our assets are in capable hands."

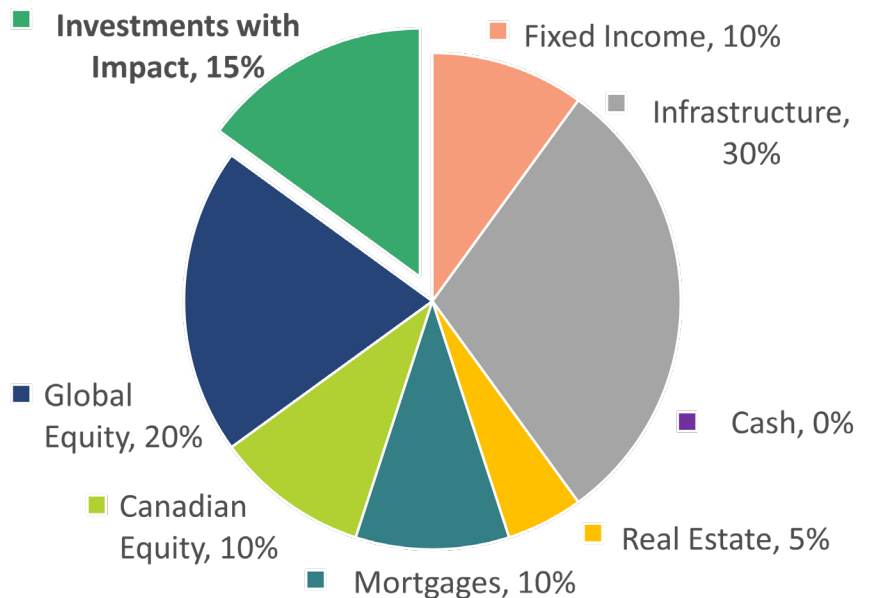


# Investment Portfolio

**The Saskatchewan Community Foundation has a strong track record as an institutional investor, harnessing market returns to drive local impact in our province.**

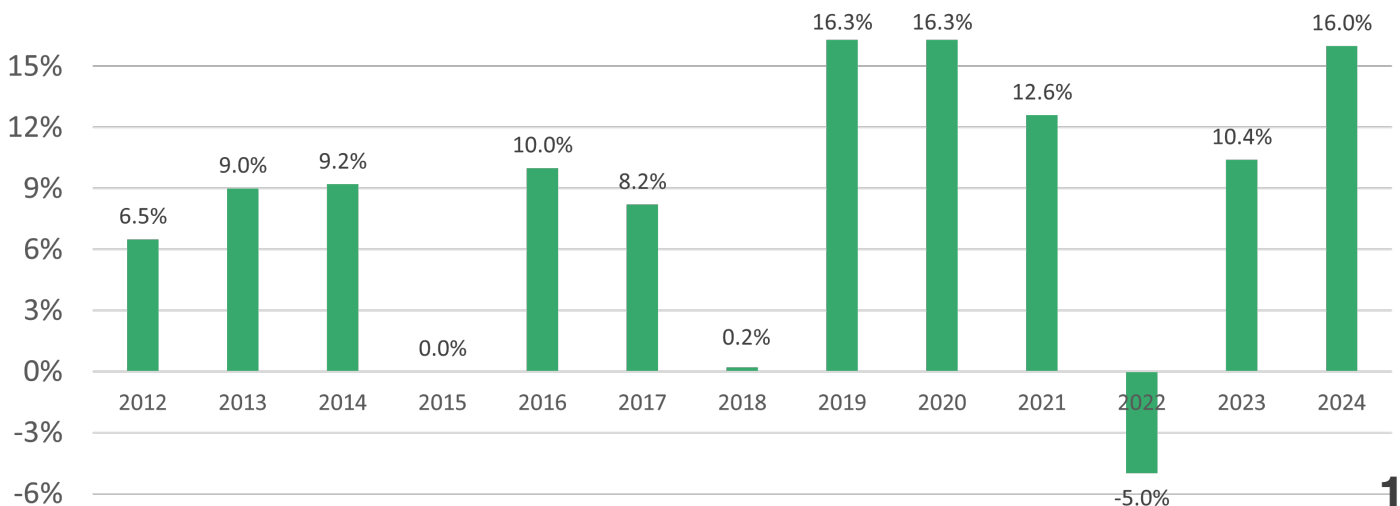
Our investment portfolio, as approved by our board and monitored by our finance committee, is structured similarly to many pension plans. The diversified and professionally-managed portfolio is designed to yield strong, stable returns and minimize market volatility.

'Investments with Impact' are focused on supporting local efforts, including social impact financing and investments in Saskatchewan venture capital groups.



**5-year Average Return ~10.5%**

**56-year Average Return ~8.0%**



# Driven by Impact

**Our team loves the community and believes that we are better when we work together. *A rising tide floats all boats.***

At the Saskatchewan Community 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 organizations and how your contributions transform lives. Together, we have the power to build stronger and more vital communities 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. We care deeply about our community and are committed to helping foster a stronger and more sustainable charitable sector to enrich the quality of community life for all."

**Donna Ziegler, CEO**



"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, Director of Impact**



"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, Manager of Community Partnerships**



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