

STARTING AN

AGENCY ENDOWMENT FUND

AT THE WINDSORESSEX COMMUNITY FOUNDATION

WindsorEssex Community Foundation

WINDSORESSEX COMMUNITY FOUNDATION

INSPIRING PHILANTHROPY INVESTING IN YOUR ORGANIZATION

INSPIRING PHILANTHROPY INVESTING IN YOUR ORGANIZATION'S FUTURE

Thank you for your interest in establishing an Agency Endowment Fund with the WindsorEssex Community Foundation. By taking this step, you are creating a sustainable source of support for your organization, ensuring long-term financial stability and a lasting impact within our community.

An Agency Endowment Fund provides a unique opportunity to generate ongoing income, allowing your organization to focus on its mission while benefiting from professional investment management and administrative support. With our expertise, we will work closely with you to develop a fund that aligns with your organization's goals and values.

Through this partnership, your organization can build a financial legacy that empowers future growth and enhances your ability to serve the Windsor-Essex community for generations to come. Your donors can also contribute to the fund, helping to expand its reach and impact, all while receiving charitable tax receipts for their generosity.

This package outlines the benefits of an Agency Endowment Fund, the flexible options available, and the straightforward process to get started. We are excited about the opportunity to collaborate with you and support your organization's long-term success.

Together, we can strengthen our community and create a lasting legacy of positive change.

With appreciation and enthusiasm,

Lisa Kolody

LISA KOLODY
Executive Director



OUR VISION

Inspiring philanthropy, to benefit our community, today and forever!

OUR MISSION

To build a better Windsor-Essex community by attracting and managing legacy funds, making grants to support local programs, and bringing community partners together!

OUR EXPERTISE

With decades of experience in fund management and community impact, we ensure your contribution is meaningful and your vision is honored.

ABOUT WECF

The WindsorEssex Community Foundation (WECF) is a charitable organization dedicated to enhancing the quality of life in Windsor-Essex County through collaboration, strategic leadership, and innovative philanthropic solutions. For over 43 years, we have been committed to creating opportunities for prosperity and improving our communities.

Founded in 1983 as Heritage Windsor, WECF serves as a perpetual community trust for philanthropic purposes. We help donors establish lasting legacies that benefit our community today and into the future. To date, we have invested over $20.3 million in our community.

WECF leads several impactful programs in the region, including Inspiration 100™, Vital Signs®, and Random Act of Kindness Day™. By attracting and managing legacy funds, making grants to local initiatives, and fostering collaboration among community partners, we strive to build a better Windsor and Essex County. We are proud to serve our community and look forward to building on our legacy of impact.

10 REASONS PEOPLE DONATE TO THE WECF

1. We are a local organization with deep roots in the community and part of a nationwide movement whose support we build and share.

2. We bring donors to the table as community builders, working closely with them to alight their philanthropic vision with needs within our community.

3. We identify long-term needs and opportunities and invest in solutions that let our communities guide their own future.

4. We take a broad and inclusive view of what a community is and provide community investments to the widest possible range of organizations and initiatives.

5. We provide highly personal and flexible service, accepting a wide variety of assets and offering donors tax advantages on their investments.

6. We build permanent funds and those that can respond to immediate needs, helping our communities ensure vital futures.

7. We multiply the impact of gift dollars by pooling them with other gifts.

8. We believe that diversity is strength. We bring the entire community together to simulate new ideas, build participation, and strengthen community philanthropy.

9. We are transparent and reputable stewards of community resources and are accountable, accessible and responsive.

10. We build community vitality - the unique and essential spirit that flourishes when people believe their community holds possibilities for everyone.



WE BRING DONORS TO THE TABLE AS COMMUNITY BUILDERS.

We help donors formulate and realize their philanthropic goals, matching their interests and concerns with community needs and organizations. We help them find innovative and responsible ways to give their investments lasting impacts.

WE TAKE THE BROADEST VIEW OF WHAT A COMMUNITY IS AND WHAT IT NEEDS TO SUCCEED.

This is why our community investments support everything from recreation, the arts, education, and the environment to shelter, sustenance and care for those most in need.

WE TAKE THE LONG-TERM VIEW FOR OUR COMMUNITIES.

We identify long-term needs and opportunities and invest in sustainable solutions, helping our communities become robust, resourceful, and ready for the future they want.

WE WORK IN PARTNERSHIP.

The WindsorEssex Community Foundation is a proud member of Community Foundations of Canada. Together, we help Canadians invest in building strong and resilient places to live, work, play and grow.



WECF ENDOWMENT FUNDS

An endowment fund is more than a gift — it's a commitment to the lasting well-being of your community. When you establish a charitable fund through the WindsorEssex Community Foundation (WECF), you're building a permanent legacy that benefits Windsor-Essex for generations to come.

HOW IT WORKS

A Gift That Grows: Your donation is invested over time, and only the earnings are used to support charitable initiatives, ensuring your principal gift remains intact.

Continuous Impact: The fund's earnings provide a permanent source of community capital, addressing local needs today and into the future.

LEGACY AND STABILITY

Make a Lasting Impact: Your gift creates an enduring legacy, ensuring your charitable intentions are honored forever.

Preserve Your Vision: Community investments are made in the name of your fund, providing ongoing support to causes you care about.

Give Beyond Your Lifetime: Endowment funds ensure your generosity lives on, continuing to strengthen Windsor-Essex for future generations.

WHY CHOOSE WECF?

Trusted Stewardship: For decades, we've helped donors turn their philanthropic visions into reality.

Local Focus, Global Impact: Your gift stays in Windsor-Essex, addressing the unique challenges and opportunities in our community.

Ease and Flexibility: We handle all the administrative details, so you can focus on the joy of giving.

TAILORED GIVING OPTIONS

Focus on specific charitable organizations, causes, or fields of interest.

Establish a named scholarship fund to support education in areas you're passionate about.

EXPERT GUIDANCE

WHEN YOU PARTNER WITH WECF, YOU GAIN ACCESS TO:

Local Expertise: Knowledgeable staff who understand the needs of Windsor-Essex.

Professional Management: Skilled investment managers who grow your fund sustainably.

Community Leadership: Insights and connections to amplify the impact of your generosity.

FAQ'S ABOUT ESTABLISHING AN ENDOWMENT FUNDS

IS THE DONATION TAX DEDUCTIBLE?

Yes, the WECF is a registered charitable organization. We provide our donors with tax receipts for their generous contributions.

WHO OVERSEES THE ENDOWMENT?

The Foundation Board oversees endowment investments, guided by the financial expertise of the Audit & Finance Committee, supported by WECF staff.

WHAT ARE THE MINIMUM ENDOWMENT LEVELS?

The minimum initial principal donation to establish an endowment is $20,000.

WHEN WILL AN ENDOWMENT START PROVIDING FUNDING?

Payouts begin at least one year after creation, allowing the fund to generate revenue. Donors can contribute during this time to support payouts until the endowment becomes self-sustaining.

ADVANTAGES OF BUILDING AN ENDOWMENT FUND

TAX ASSISTANCE: WECF provides donors with maximum tax advantages.

POOLED INVESTMENTS: Your endowment fund will be pooled with other funds held at the Foundation allowing for a broader spectrum of investments, protection of capital, and increased returns.

FUND MANAGEMENT: The WECF manages all administrative and investment details, allowing you to focus on your philanthropic goals, with expert oversight from our Audit & Finance Committee.

CONVENIENCE: The WECF offers a "foundation within a foundation," providing all the benefits of a separate fund without the burdens of managing a private foundation. We handle everything from grantmaking support and recordkeeping to investing and independent annual audits.

FLEXIBILITY: Establishing a fund allows you to address multiple interests. The WECF supports a broad base of community projects and services including: health, education, youth, the environment, recreation, arts, culture, and community development.

INCREASED VISABILITY: The WECF has developed a strong reputation among community leaders and donors as one of the voices of community philanthropy. Establishing a fund with the WECF shows your commitment to a long-term sustainable mission. We are proud to actively support our fund holders and their philanthropic goals.

GROWTH OF AN ENDOWMENT FUND

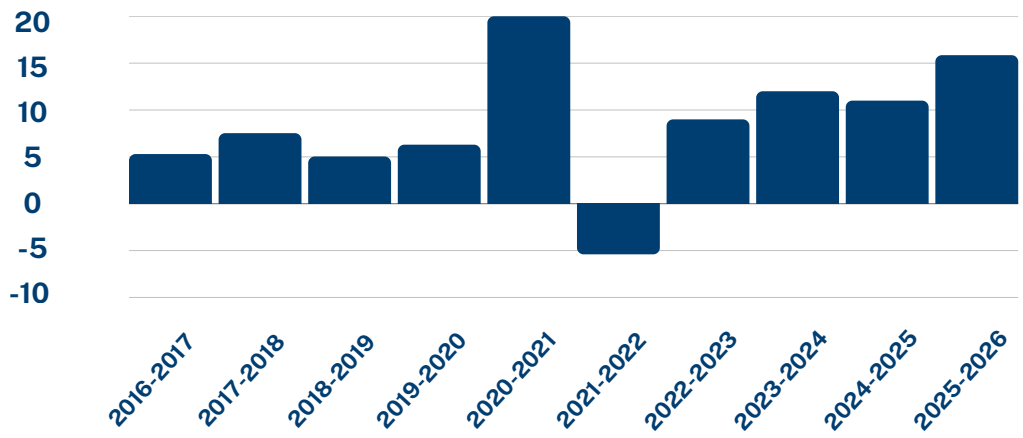
This is an example of what your fund could look like over the next 10 years with an initial investment of $100,000.

***** Note that these numbers are only estimates and have been calculated based on data from previous years.***

Year	Investment Earnings (8%)*	Investment & Administrative Fees (2%)	Granting (5%)	New Balance
2018				$100,000
2019	$8,000	$2,000	$5,000	$101,000
2020	$8,080	$2,020	$5,050	$102,010
2021	$8,161	$2,040	$5,101	$103,030
2022	$8,242	$2,061	$5,152	$104,060
2023	$8,325	$2,081	$5,203	$105,101
2024	$8,408	$2,102	$5,255	$106,152
2025	$8,492	$2,123	$5,308	$107,214
2026	$8,577	$2,144	$5,361	$108,286
2027	$8,663	$2,166	$5,414	$109,369
2028	$8,749	$2,187	$5,468	$110,462
TOTAL	**$83,698**	**$20,924**	**$52,311**	**$110,462**

***** Note: the 8% rate is for the illustration purposes only. Returns vary from year-to-year depending on market returns and investments.***

ENDOWMENT FUND RATE OF RETURN OVER 10 YEARS





STARTING AN AGENCY FUND AT THE WECF

Agency Endowments through the WECF offer a powerful way for your organization to ensure long-term financial security. By creating an endowment fund, you can build a legacy of support, helping your mission thrive for generations to come.

WHAT IS AN AGENCY ENDOWMENT FUND?

An Agency Endowment Fund is a permanent, income-generating fund established by a non-profit organization in partnership with the WECF. The principal amount is invested, and a portion of the earned income is distributed annually to support the organization's mission, while the principal continues to grow over time.

KEY FEATURES OF AN AGENCY ENDOWMENT FUND AT WECF

PPROFESSIONAL OVERSIGHT: Our Board ensures transparency, accountability, and ethical management.

FLEXIBLE STRUCTURE: Customize disbursement rates and funding goals to fit your needs.

ANNUAL REPORTS: Track your fund's growth and disbursements with detailed reports.

COMMUNITY RECOGNITION: Gain visibility through donor communications and events.

NO SETUP FEES: Start your fund with zero upfront costs.

WHY ESTABLISH AN AGENCY ENDOWMENT FUND

SUSTAINABLE FINANCIAL GROWTH
An Agency Endowment Fund ensures long-term financial stability by providing a steady annual income while preserving and growing the principal over time.

PROFESSIONAL FUND MANAGEMENT
WECF's expert team ensures your endowment is wisely invested, balancing risk and growth to maximize returns with care and precision.

REDUCED FUNDRAISING PRESSURE
An endowment fund provides steady income, reducing reliance on annual fundraising and allowing you to focus on your mission.

ENHANCED COMMUNITY ENGAGEMENT
Partnering with WECF connects you to local donors and showcases your commitment to sustainability, boosting your organization's reputation.

LEGACY AND IMPACT
An endowment fund secures lasting support for your programs and positions your organization as forward-thinking and community-focused.

TAX BENEFITS FOR DONORS
Your fund offers tax advantages, making it an appealing option for donors investing in Windsor-Essex's future.

AGENCY ENDOWMENT FUND FAQ'S

WHAT IS AN AGENCY ENDOWMENT FUND?
An Agency Endowment Fund is a long-term investment that provides your organization with a steady income stream while preserving and growing the principal over time.

HOW DOES AN ENDOWMENT FUND BENEFIT MY ORGANIZATION?
It ensures financial stability, reduces fundraising pressure, and allows you to focus on your mission while building a lasting legacy.

WHO MANAGES THE FUND?
The WECF professionally manages the fund, ensuring it is invested wisely for sustainable growth.

HOW MUCH MONEY IS NEEDED TO START AN ENDOWMENT FUND?
The minimum initial contribution is $20,000

CAN ADDITIONAL CONTRIBUTIONS BE MADE?
Yes, your organization and its supporters can make contributions at any time to grow the fund.

WHEN CAN WE START RECEIVING DISBURSEMENTS?
Typically, annual disbursements begin once the fund reaches a sustainable level to ensure long-term growth and support.

HOW MUCH OF THE FUND CAN WE USE EACH YEAR?
A set percentage is disbursed annually, typically around 3-5%, ensuring the fund continues to grow while supporting your organization.

CAN DONORS CONTRIBUTE DIRECTLY TO OUR ENDOWMENT FUND?
Yes, donors can contribute directly and receive tax benefits for their charitable gifts.

HOW DO WE TRACK OUR FUND'S PERFORMANCE?
WECF provides detailed annual reports, so you can monitor fund growth and disbursements.

WHAT HAPPENS IF OUR ORGANIZATION CLOSES?
If your organization ceases operations, the fund can be redirected to support similar causes aligned with your mission.



THE PROCESS OF ESTABLISHING YOUR AGENCY ENDOWMENT FUND

STEP 1
INITIAL CONSULTATION
We will meet with your team to understand your organization's needs, financial goals, and mission. We'll discuss how an endowment can be structured to align with your goals.

STEP 2
FUND AGREEMENT
After agreeing on the details, we will prepare an endowment fund agreement that outlines the specific terms of your fund, including the fund's purpose, structure, and disbursement arrangements.

STEP 3
INITIAL CONTRIBUTION
After agreeing on the details, we will prepare an endowment fund agreement that outlines the specific terms of your fund, including the fund's purpose, structure, and disbursement arrangements.

STEP 4
ONGOING CONTRIBUTION
You and your supporters can continue to contribute to your endowment fund, building its value over time. Donations are welcomed at any time and can be designated to your fund.

STEP 5
ANNUAL DISTRIBUTIONS
After your fund has grown, we will begin annual distributions to support your organization's mission. These distributions are typically a percentage of the fund's value, ensuring long-term financial growth.



SECURING YOUR ORGANIZATION'S FUTURE STARTS TODAY

When you establish an Agency Endowment Fund, you're taking a powerful step toward long-term financial security and sustainability for your organization. Your fund provides a steady, reliable income stream that supports your mission year after year, ensuring your organization can thrive and serve the community well into the future.

As a valued fundholder, you'll see the tangible impact of your investment, knowing that your commitment helps sustain programs, expand opportunities, and create lasting change.

Your generosity doesn't go unnoticed. The WindsorEssex Community Foundation proudly highlights your endowment fund in our annual reports, social media platforms, and community outreach efforts, showcasing your dedication to long-term success and inspiring others to do the same.

By establishing an Agency Endowment Fund, you're not just planning for tomorrow—you're building a legacy of impact, stability, and growth that will support your organization for generations to come.

NEXT STEPS

CONTACT US: Connect with our team to discuss your goals and explore how an Agency Endowment Fund can secure your organization's future. We're happy to speak with your board.

SET YOUR CRITERIA: Work with us to establish clear objectives, disbursement strategies, and guidelines that align with your organization's mission and future needs.

MAKE YOUR CONTRIBUTION: Fund your endowment either with a lump sum or over time.

GROW & BENEFIT: Your fund will be professionally managed to ensure steady growth and sustainable annual disbursements, providing reliable support for your organization's ongoing needs.

AGENCY ENDOWMENT FUNDS AT THE WECF

The WECF proudly manages multiple Agency Endowment Funds, providing organizations with sustainable financial support to achieve their long-term goals and serve the community.



AGENCY FUNDS AT THE WECF INCLUDE:

- BIG BROTHERS BIG SISTERS ENDOWMENT FUND
- CANADIAN MENTAL HEALTH ASSOCIATION WINDSOR-ESSEX COUNTY BRANCH
- PLACE FOR LIFE FUND
- SUNSHINE POINT CAMP FUND
- WINDSOR PUBLIC LIBRARY FOUNDATION FUND
- WINDSOR SYMPHONY SOCIETY MATCHING FUND



HAVING AN AGENCY ENDOWMENT FUND WITH THE WECF HAS BEEN A GAME-CHANGER.

"It provides a reliable income stream and helped us secure additional government funding. This support has enabled us to expand educational programs, support local musicians, and ensure the continued growth of the Windsor Symphony Orchestra."

Patti Lauzon, Executive Director – WSO



HAVING AN AGENCY ENDOWMENT FUND WITH THE WECF HAS SECURED OUR ORGANIZATIONS FUTURE.

"Establishing an Agency Endowment Fund with WECF has provided our organization with financial security and peace of mind. The professional management and donor outreach have been invaluable to our growth."

Kim Willis – CMHAWECB

WindsorEssex Community Foundation

INSPIRING PHILANTHROPY TO BENEFIT OUR COMMUNITY TODAY AND FOREVER

THIS IS OUR VISION FOR OUR COMMUNITY

The WECF is a charitable organization dedicated to improving communities across Windsor-Essex County through collaboration, strategic leadership, and innovative solutions to charitable giving. Our mission is to build a better Windsor-Essex community by attracting and managing legacy funds, making grants to support local programs, and building community partners together!

WHY WORK WITH US

The WECF provides you with the opportunity and flexibility to create your own personal philanthropic fund suited specifically to your needs and interests. Every donation to an endowment fund at the WECF is kept in perpetuity. This means that only the proceeds earned from investment of your donation are used to grant back to the community. An endowment is an everlasting gift to the community, continuing to give year after year to the causes and charities you care about.

OUR IMPACT

Leaving a legacy at the WindsorEssex Community Foundation is about creating the change you want to see in the work We can work with you to identify how to have the greatest impact with your legacy today, tomorrow, and forever!

WINDSORESSEX COMMUNITY FOUNDATION

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