

Matthew 'Gus' Gusul
and Blaine Paul,
*Bent Arrow Traditional
Healing Society*

Imagine what we can do together.

Introduction to
Edmonton Community
Foundation.

Together we thrive.

At Edmonton Community Foundation (ECF), we believe anyone can make a difference — and we're here to help you do just that.

Whether you're an individual, family, business, or organization, we offer flexible and creative ways to help you achieve your philanthropic goals and support the charitable organizations that matter most to you.

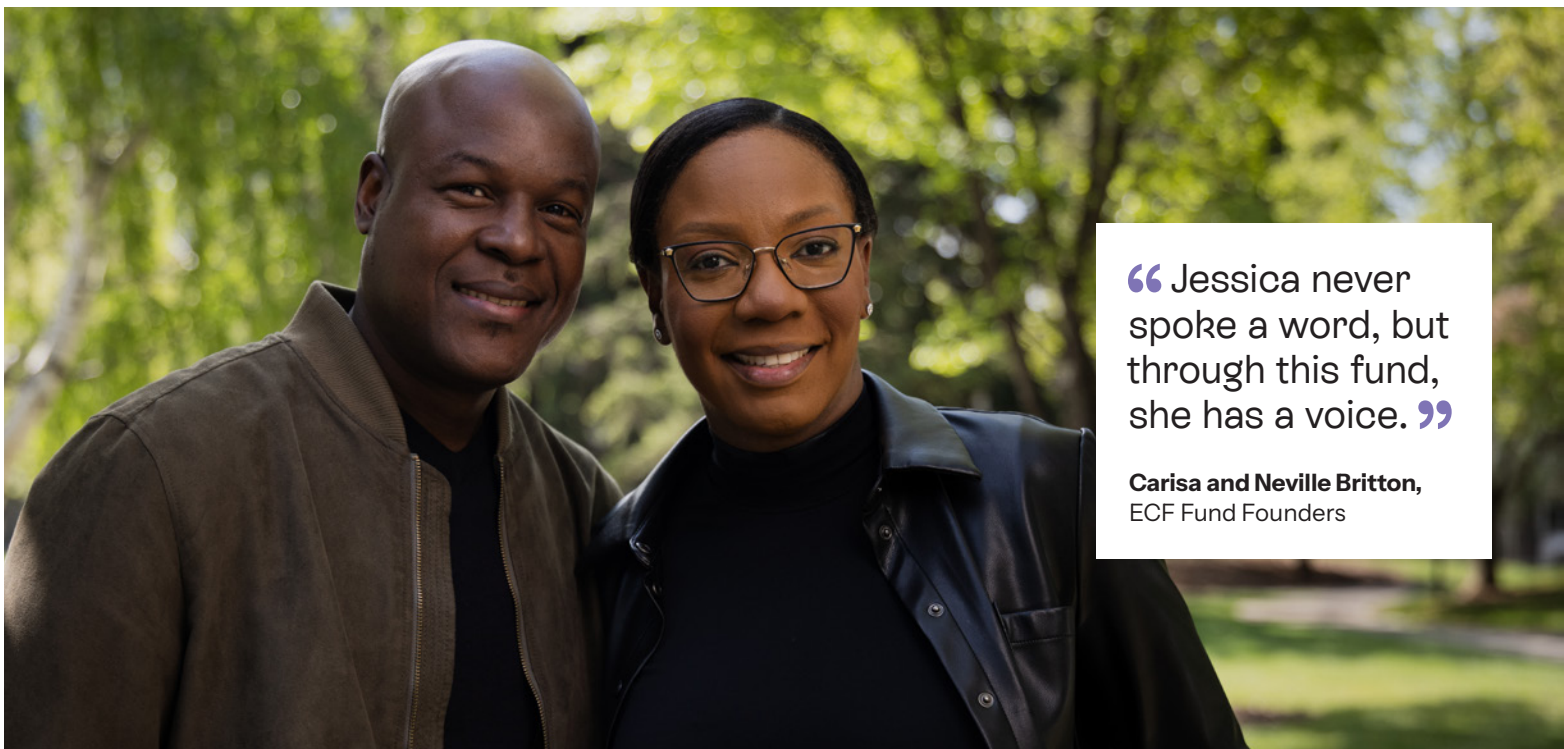
Establishing a fund with ECF is like having your own private foundation with a team of experts by your side. We listen closely, think big, and work with you to build a giving plan that reflects your values and vision. From supporting local arts programs to funding

environmental initiatives, we create pathways for you to make meaningful, lasting impact in our community.

With deep roots in the charitable sector and a commitment to strong relationships, we empower you to give with confidence. Our approach balances risk with reward to ensure your generosity supports Edmonton now and for generations to come.


With ECF, your legacy lives on, your impact deepens, and your community thrives. **Let's build something extraordinary, together.**

When Jessica Carisa Britton was born on February 11, 2019, she filled her family's hearts with love. Though she lived only hours, her impact endures. The Britton family created the Jessica Carisa Britton Fund at ECF to honour her memory, turning loss into a legacy of compassion and care.



“ Jessica never spoke a word, but through this fund, she has a voice. ”

Carisa and Neville Britton,
ECF Fund Founders



Erin Gobolos,
CEO, ABC Head Start Society

Karen Mottershead,
Executive Director, Terra Centre

A smarter way to give.

An endowment turns your generosity into lasting impact. When you create a fund with ECF, your gift is invested, and each year a portion of the value of the fund is granted to the causes you care about. This allows your fund to continue to grow, and give, for generations to come.

Your fund becomes fully operational at \$10,000, with up to 10 years for individuals and three years for businesses or organizations to reach this goal.

Once your fund is established, we can help you explore other tax-smart giving options tailored to your goals.

Over time, your fund will grant more than its original value while continuing to grow — **building a legacy that lasts forever.**

Endowments aren't just dollars; they are meals for the hungry, warm coats for those in need, textbooks for students, lighting for theatre productions and protection for endangered habitats.

Regardless of the type of fund you choose to establish, you will be creating lasting impact in your community. If a registered Canadian charity is doing the work you believe in, we'll help you support it.

Some of the areas your fund(s) can support include:

- Early Childhood Development
- Affordable Housing
- Arts, Culture & Heritage
- Education & Learning
- Health & Wellness
- Social & Community Services
- Recreation & Leisure
- Environment
- Social Enterprise
- Animal Welfare

Most of our donors are everyday people doing extraordinary things. Together, we have achieved remarkable results:

\$35.5M GRANTED IN 2024	850 CHARITIES FUNDED	550 STUDENTS SUPPORTED
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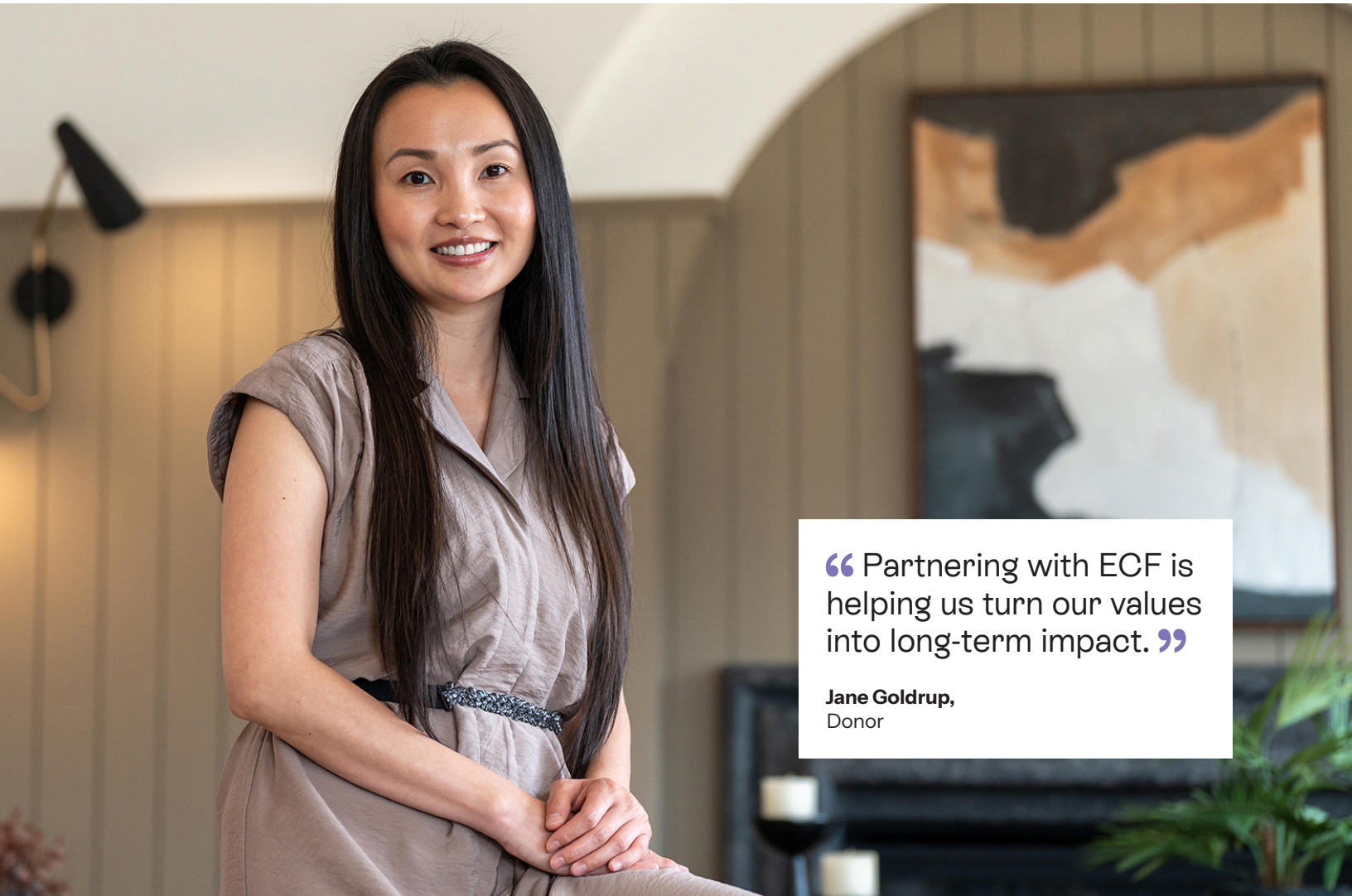
\$439M GRANTED TO DATE

Join us in building a stronger Edmonton — one endowment at a time.



“ Thanks to the funding from the ECF, Norwood Child and Family Resource Centre supports over 150 adults and 70 children with access to free counselling and mental health groups. ”

Laurie Fagan,
Executive Director,
Norwood Child and
Family Resource Centre



“Partnering with ECF is helping us turn our values into long-term impact.”

Jane Goldrup,
Donor

Types of funds.

Community Funds

Ideal for Relying on ECF's
Community Expertise

Donors who wish to rely on our deep understanding of community needs can donate to ECF's Community Fund. This fund addresses community priorities and emerging needs in Edmonton, with our team and advisory committees directing grants where they'll have the greatest impact. This flexible fund ensures support goes where it's needed most — now and in the future.

Field of Interest Funds

Ideal for Supporting a Cause You Care About

If you're passionate about a cause but prefer ECF to select which organizations receive your grants, a Field of Interest Fund is a great option. You choose a broad sector — like education, health, the environment, arts, or social services — and our team ensures your gift supports impactful programs within that field. This fund lets you make a lasting difference without the need to select individual charities yourself.

When wildfires hit Jasper in July 2024, Edmonton's hospitality community came together to help. Led by local food leaders, YEG Hospitality for Jasper partnered with ECF to create the Jasper Hospitality Fund — a non-endowed, flow-through fund that quickly raised and delivered \$40,000 to support displaced hospitality workers.

Unlike endowments, non-endowed funds provide fast, flexible support for urgent needs. This giving option is available to donors who have already established an endowment at ECF.

Donor-Advised Funds

Ideal for Hands-On Philanthropy with Flexibility

For active decision making, a Donor-Advised Fund is a great option. You recommend which charities receive grants each year, enjoying the flexibility of a private foundation without the administrative hassle. ECF handles the logistics, ensuring your grants are distributed efficiently. This fund is perfect if you want a personalized, adaptable approach to philanthropy that evolves with your interests and priorities.

Designated Funds

Ideal for Providing Long-Term Support to Specific Charities

If you want to provide lasting support to specific charities, a Designated Fund ensures they receive consistent annual grants for years to come. You name the organizations, and ECF works closely with them to ensure your gift remains relevant as needs evolve. This fund is ideal if you want to create long-term stability for the organizations that matter most to you, with the confidence that your impact will continue well into the future.

Student Award Funds

Ideal for Supporting Education and Future Generations

A Student Award Fund is a powerful way to support education and help students succeed. Whether through scholarships, bursaries, or awards, you can shape your fund to reflect your values — focusing on academic achievement, financial need, a favourite field of study, or other criteria. This fund is ideal if you want to invest in the next generation and create life-changing opportunities for students.

Operating Funds

Ideal for Strengthening ECF's Ability to Serve the Community

A gift to ECF's Operating Fund helps amplify philanthropy in Edmonton by ensuring we can continue providing expert fund management, grantmaking, and community leadership. While we keep operating costs low*, donor support strengthens our ability to serve charities effectively. This fund is ideal if you believe in investing in the infrastructure of giving, helping philanthropy in Edmonton thrive for generations to come.

Non-Endowed Funds

Flexible Giving for Immediate Impact

Establishing an endowment with ECF is the first step — and once it's in place, it opens the door to other meaningful ways to give. One of those options is creating a non-endowed fund.

Non-endowed funds offer a flexible, flow-through approach that allows you to make larger grants in the short term, supporting the causes you care about with more immediate impact. These funds work especially well when you want to respond to urgent needs or support time-sensitive initiatives, while still receiving the same tax advantages as endowed gifts.

Whether you're planning a major one-time donation, or looking to amplify your annual giving, a non-endowed fund can be a powerful complement to your long-term legacy.

*0.63% average net operating costs as a % of the average market value of all funds – excluding custodian and investment fee councils since 2020)



The McCalla family
at ECF's 2025 Donor and
Volunteer Appreciation Event.

Creating your fund.

Creating your fund is easy and customizable — and built around what matters most to you. Whether it's for yourself, your family, or your business, we'll guide you every step of the way to make sure your giving reflects your values and goals.

Together, we'll build a fund that creates meaningful, measurable impact in the community.

Here's how it works:

Whether you are setting up a fund for yourself, your family or your business, the process simple. Here's how it works:

1 | START THE CONVERSATION

Speak with one of our Philanthropy Advisors about your charitable goals to determine which fund options are right for you. You can choose to support important causes locally, nationally, or around the world.

2 | IDENTIFY YOUR PRIORITIES

Once you've defined the objective of your fund, we'll create an agreement that captures your intentions. It's a straightforward document that explains the goal of your fund, how involved you would like to be in allocating grants, and other relevant details. There's no obligation for you during this process — we simply want to ensure we've documented your wishes correctly.

3 | MAKE YOUR GIFT

You can create your endowment with \$10,000 — donated all at once, or you can build to this granting threshold over time. This flexibility allows you, your family, staff or clients the opportunity to contribute to the fund in a meaningful way.

4 | START GRANTING

When your fund reaches \$10,000, it is ready to grant. Your level of involvement going forward is your choice. You could seek input from your family. Many businesses include employees or clients in deciding what causes to support each year. This becomes a powerful tool to showcase your commitment to what matters. You can also get creative with future fundraising efforts like special events, golf tournaments, or corporate matching programs.

We provide the information. You make the decisions.

Ways to give.

Once you decide to create a fund, it's important to choose the giving option that best fits your goals. If an endowment isn't the right fit, you can contribute to an existing fund or establish a non-endowed fund for more immediate impact. Whatever you choose, we'll help ensure your gift makes the greatest possible difference for the causes you care about.

There are several donation options available:

Giving Publicly Traded Securities

A Tax-Smart Way to Maximize Your Impact

Donating publicly traded securities is a tax-efficient way to support your community. By giving shares in-kind to ECF, you avoid capital gains tax and receive a tax receipt for their fair market value. This allows more of your gift to go directly to the causes you care about while maximizing your impact. In Alberta, donating publicly traded securities in-kind can save you up to \$240 per \$1,000 of capital gain compared to selling and donating the cash. This tax advantage also applies to gifts made through your will, helping you maximize both your impact and your savings.

Example | Individual

	Transfer shares directly	Sell & donate cash
Fair Market Value	\$15,000	\$15,000
Cost of Shares	\$5,000	\$5,000
Capital Gain	\$10,000	\$10,000
Taxable Gain	\$0	\$5,000
Tax on Gain example 45%* <small>*varies based on tax rate</small>	\$0	\$2,250
Tax Credit for gift	\$7,500	\$7,500
Total Tax Savings	\$7500	\$5,250

*This chart assumes a 45% marginal tax rate. Individual circumstances vary. For calculating capital gains tax, this rate is applied to 50% of the capital gain. Note: As of June 25, 2024, the capital gains inclusion rate for individuals increased from one half (50%) to two thirds (66.67%) on the portion of capital gains realized in the year that exceed \$250,000. The Alternative Minimum Tax (AMT) is a parallel tax calculation that allows fewer deductions, exemptions, and tax credits than under ordinary income tax rules. The taxpayer pays the AMT or regular tax, whichever is the higher, depending on their individual income and tax profile.

This material is intended to provide general information and should not be construed as financial or taxation advice without first consulting with your legal and/or financial advisor.

Giving Through Life Insurance

A Flexible and Affordable Way to Give Back

If you have a life insurance policy that you no longer need for its original purpose, you can turn it into a meaningful charitable gift. Alternatively, purchasing a new policy can be an affordable way to create a lasting impact for the causes you care about. Life insurance offers unique tax advantages, and ECF can help you explore innovative ways to use it as part of your philanthropic plans.

We partner with an expert team of professional advisors like Victoria Jones (*right*) to help educate donors and the public about tax-smart philanthropy. This includes offering free sessions to help you plan for the future during Wills Week every October.



Matt Mandrusiak,
Manager, Philanthropy, ECF

Victoria Jones,
Estate Lawyer, de Villars Jones LLP

Direct Gifts

Quick and Easy Ways to Give

Direct gifts include cash, credit cards, PAD, etc. Direct gifts of any amount can support an existing fund or ECF's Community Fund, helping address emerging needs in Edmonton. You can also set up monthly donations via pre-authorized debit or credit card for ongoing support. Cheques should be made payable to "Edmonton Community Foundation" with a note indicating your chosen fund. To donate by credit card over the phone, call 780-426-0015.

Online Giving

A Simple Way to Grow Your Fund

A personalized online donation page can make it easy for friends and family to contribute to your fund. This secure and convenient option allows you to share your philanthropic goals and invite others to support the causes you care about. To set up your custom donation page, please contact us.

Leaving a Gift in Your Will

A Simple Way to Create a Lasting Legacy

Leaving a gift to ECF in your will is a simple yet powerful way to support the causes you care about for generations. After providing for your loved ones, even a small percentage of your estate can make a big impact on the charities and initiatives that matter most to you. Plus, your gift may offer valuable tax benefits, making it a smart and generous way to give back to your community long into the future.

Sample Wording for Your Will

1 | SELECT YOUR TYPE OF GIFT

I give to the Edmonton Community Foundation, BN/Registration NO. 122437072RR0001

- ____% of the residue of my estate, or
- \$_____ (specify amount), or
- an amount equal to the fair market value of “description of property” at the date of my death, or
- “description of property” (CAUTION — contact us to discuss).

2 | CHOOSE HOW WE USE YOUR GIFT

...to create or add to a permanent endowment fund and subject only to a written agreement, if any, that I reach with Edmonton Community Foundation during my lifetime. The agreement will set out the name of the fund and how we are to use the endowment fund. We provide the wording for these fund agreements to ensure they comply with the regulatory rules that govern Edmonton Community Foundation and that all charities and activities are accurately described. Please contact us to discuss how you wish for your endowment fund to provide for the charities and causes important to you.


3 | CHANGES IN CIRCUMSTANCES MAY CREATE ADDITIONAL GIFTS

Please consider including in your document a clause that allows a failed or lapsed gift, for example a gift given to a predeceased beneficiary, to be given to Edmonton Community Foundation.

4 | TAX INCENTIVES

A special tax incentive exists for “in-kind” gifts of “publicly traded securities”. Therefore, make sure your will gives your executor the power to choose to make your gifts to Edmonton Community Foundation “in cash or in-kind”.

This document is not intended to provide or replace legal advice. Donors and their advisors seeking specific information or wishing to obtain a sample fund agreement for review, please contact Edmonton Community Foundation directly at 780-426-0015. One of our Philanthropy Advisors will be pleased to help you.



“It makes me so happy to know that long after my husband and I are gone, our fund will continue to grow and make a difference. That’s the legacy we are very proud to leave.”

Seanna Collins
Donor

How we invest.

We maximize your gifts through the power of endowment. These are funds that are carefully invested to ensure sustainable granting and steady growth.

We prudently invest these gifts, granting 4% annually (a percentage reviewed regularly) to the causes that matter most to you.

We believe in forging new paths. That's why we are expanding investment options for inclusive giving at ECF.

Non-Endowed Pooled Portfolio

The Non-Endowed Pooled Portfolio (NEPP) is designed for donors with an existing endowment at ECF who want their contributions to be accessible within a shorter time frame — typically up to ten years. This option is ideal for those who want to flow money into the community sooner, helping address emerging needs and opportunities as they arise. NEPP balances growth and stability, aiming to deliver solid returns while managing risk and keeping funds available when the community needs them most.

Shariah Compliant Investment Portfolio

ECF created Canada's first Shariah-compliant endowment fund, giving Muslim donors an investment option aligned with their faith. Recognized in 2024 by the Al Rashid Education Foundation, this portfolio follows strict Shariah guidelines, excluding industries like alcohol, tobacco, pork, conventional finance, weapons, and certain entertainment sectors, while limiting debt and interest-based income.

This option allows donors to give in ways that honour their values — building a stronger, more inclusive community.

Mission Driven Investments

Social impact investments generate both financial returns and measurable social change. Unlike traditional grants, these investments create a sustainable cycle — repaid capital can be reinvested into new community initiatives, allowing our impact to grow over time.

By aligning our financial assets with our mission, we ensure that every dollar invested drives positive outcomes in the community while maintaining long-term financial sustainability.


Our investment partners.

We take our role as stewards of your generosity seriously, balancing risk with reward to ensure long-term growth. ECF's endowment funds are professionally managed by leading investment counsellors and overseen by a trusted fund custodian. Our Investment Committee, made up of senior investment experts, regularly reviews performance to keep funds aligned with best practices. With this careful oversight, we protect and maximize your gifts, ensuring they make a lasting impact for generations.

Since 1989, we have seen an 8.1% annualized return on investments and as of 2024, grown our assets under management to \$899.2 million.

Below is a list of the firms that help us uphold this commitment to excellence.

- Main Fund Custodian
- CIBC Mellon Global Securities Services Company
- Investment Counsellors
- Albacore Capital Group
- Ares Management LLC
- Apogem Capital
- BentallGreenOak
- Blackrock
- Canadian Urban Limited
- Connor, Clark & Lunn Investment Management Ltd.
- General Atlantic
- J.P. Morgan Asset Management
- North Road Investment Counsel
- Northleaf Capital Partners
- Phillips, Hager & North Investment Management/RBC Global Asset Management Inc.
- Presima
- Raven Indigenous Capital Partners
- State Street Global Advisors
- Warburg Pincus LLC



“ ECF helps me appreciate the good happening in our community, and it’s a pleasure to work with a dynamic committee to make a real impact. ”

Jim Stewart
Granting Programs Committee Member

8.1%

ANNUALIZED RETURN ON
INVESTMENT SINCE 1989¹

2024 RETURN ON INVESTMENT²

14.89%

2024 ADMINISTRATION COSTS

0.62%

OF THE AVERAGE MARKET VALUE
OF ALL FUNDS³

VALUE OF FUNDS IN 2024

\$899.2M

¹gross of fees

²net of average custodian and investment management fees

³excluding custodian and management fees

Ready to make a difference?

Get in touch with our team today!

Our donor advisors are ready to help you make a difference in your communities. Get in touch today!



Noel Xavier

VP Philanthropy & Donor Engagement

NXavier@ecf.ca



Matt Mandrusiak

Manager, Philanthropy

MMandrusiak@ecf.ca



Sydney Stuart

Philanthropy Advisor

SStuart@ecf.ca



Lisa Dayanandan

Philanthropy Advisor

LDayanandan@ecf.ca

For other inquiries, please contact us at Donorservices@ecf.ca or 780-426-0015.

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Together
we are a
better
kinder
stronger
happier
richer
community.



Together we thrive.
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