



giving guide

The Ottawa Community Foundation is a public, charitable organization created by and for the people of Ottawa. As the charity for charities, it leverages philanthropic resources to strengthen and empower the charitable sector in the National Capital Region and beyond. Through engaging philanthropy, strategic granting, social infrastructure building, and community leadership, we strive to create positive, systemic, and sustainable impact. Not tied to a single cause or issue, the Ottawa Community Foundation provides an efficient, innovative, diverse, and inclusive giving experience for generous hearts and minds to craft their legacies.

GIVE

Set up a personalized fund quickly and easily

Maximize tax benefits

Enjoy a nimble response to individual needs

GROW

Invest for long-term sustainability

Align values with Responsible & Impact Investing

Rely on proven experience spanning 30+ years.

GRANT

Support charitable organizations of all causes

Use community knowledge to maximize impact

Join collective efforts to tackle critical issues



Did you know?

We can:

- Accept bequests and life insurance policies
- Receive gifts of stock and US donations
- Help you find an advisor



all for community.

Alongside the 205 community foundations nationwide—managing more than \$6.3 billion—and the more than 1,700 around the world, the Ottawa Community Foundation is part of a growing global network making a difference.

maximize your impact

Take your giving to the next level with our prudent financial management, impactful philanthropic services, strategic grantmaking, and effective partnerships. As you begin to chart your philanthropic journey with us, imagine the possibilities. When you're ready, ask us about the following:

- ✓ You can support innovative local projects directly through our **Community Grants Program** and other strategic granting initiatives.
- ✓ Make an impact after your lifetime with legacy giving through a bequest or gift of life insurance.
- ✓ Grow your fund with online fundraising tools. Your fund's personalized webpage will inspire others to give.
- ✓ Explore **Impact Investing**. You can support capacity-building debt financing for the charitable sector.

Quick Facts

as of December 31, 2022

\$250M

Total Assets

1000+

Number of Funds

-4.8%

2022 ROI*

8.1%

4-Year ROI*

7.4%

10-Year ROI*

\$14.9M

Grants in 2022

\$181M

Grants all-time

850+

Charities supported**

To learn more, visit
www.ocf-fco.ca or contact our
Philanthropic Services Team:

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613-563-7116

jadams@ocf-fco.ca



Glennis Lane

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Arts Network Ottawa / Vanier Community Service Centre (Photo: Caleb Ficner)

Starting your own fund is easy. The Ottawa Community Foundation accepts donations in many forms.

My Fund

Create a named fund personalized to your needs and easily direct grants to charitable organizations. Donor-advised funds are a better alternative to a private foundation. Tap into our expertise and leave the financial and administrative management to us.



Bequest

Designate all or a portion of your estate to your fund at the Ottawa Community Foundation and reduce your estate taxes.



Gifts of Stock & Appreciated Securities

Eliminate or reduce capital gains taxes and receive a tax receipt for the market value of gifted assets.



Life Insurance

Designate all or a portion of your life insurance to reduce estate taxes. You can also transfer the policy to the Foundation and receive a tax receipt for the cash surrender value (if applicable) or premium payments made after the transfer of ownership.



RRSP/RRIF/TFSA

Name the Ottawa Community Foundation as the beneficiary of your Registered Retirement Savings Plan, Registered Retirement Income Fund or Tax Free Savings Account. You can make a significant donation, while saving your estate the probate tax on the proceeds.

Many planned giving vehicles can be used to establish a fund. **The one exception is annuities.**

In Canada, public foundations are unable to incur such debt obligations.

fund options

Philanthropy comes in all shapes and sizes. We have a range of options to tailor your giving to your goals.



Endowment

Permanent **endowments** are invested to generate earnings to grant and to grow the fund while preserving the initial capital.



Term

A **term fund** is invested but can be fully disbursed after a period of time – perfect for donors who want to test out the benefits of an endowment fund.

Philanthropy for everyone

With a gift of \$5,000, your Endowment, Term, or Spend-Down Fund will be invested and begin generating returns. To make it easier, you can start your fund now and build it up over five years!



Spend-Down

A **spend-down fund** is invested but is disbursed in intervals until the fund is fully depleted. This is useful for donors who are interested in disbursing during their lifetimes and/or have significant, but uncommitted assets.



Flow-through

A **flow-through fund** is not invested in our investment pool for annual earnings but allows for immediate disbursements. Endowment, Term and Spend-down Funds can also have a flow-through component.

Make it your own

Simplify your support for your favourite charities or causes

Honour a loved one or start a family tradition of giving

Form your legacy by leaving a bequest that will support the community for years to come

Set up an educational award to invest in future generations

Other ways to give

There are also alternatives to starting your own fund at the Ottawa Community Foundation.

Personalized service.

You, your family, or your organization all have unique charitable interests and financial circumstances.

We help you make the most of both for the greatest return on your investment.



Did you know?

A key advantage of working with the OCF is that you, your fund, or your grants can all remain anonymous!



Support an existing fund

Give to one of over 1000 funds that we proudly care for. We also have strategic funds you can support that help us to tackle critical issues.

Here are a few examples:

The **Ottawa Innovation Fund** addresses critical needs in the community with innovative solutions.

The **Ottawa Community Fund** supports the overall wellbeing of the community by responding to community grant applications, emergency requests, and emerging opportunities.

Or ask us about the other funds we offer.


Organizational Funds help charities boost their revenue with an endowment without the administrative burden.

Impact Investing Funds support loans to registered charities and non-profits for financial and social returns.

Regional Funds help nearby municipalities support local charities and causes without the resources needed to set up a community foundation.

Donate now

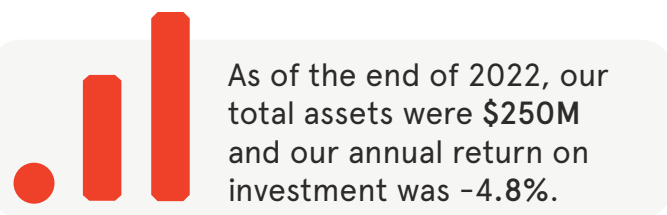
Search our existing funds and learn about the stories and the causes they support by visiting:

ocf-fco.ca/donate 

investment report

Fund Management

We invest within a pooled or commingled portfolio. The returns are averaged for purposes of allocations to the individual funds established by donors and organizations. This allows for closer supervision of the portfolio and makes the advantages of participation in a diversified investment portfolio available to all funds.



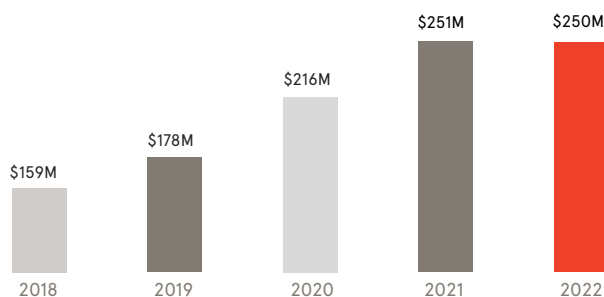
Return on Investment

Net of Investment Fees

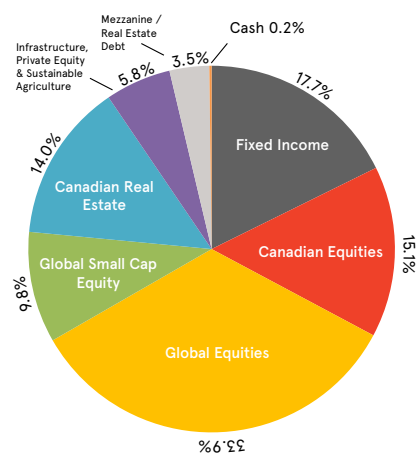


Long-term Objective	6.5%
2022	-4.8%
4-Year	8.1%

Total Assets



Asset Mix



Investment Committee

Chair: Tom Valks
Chief Investment Officer, Pension Fund and Investment Management, University of Ottawa

Treasurer: Julie Champagne
Managing Director of Corporate Services, Bank of Canada

Dan Dixon
Vice-President, Project Finance, Minto Group

Janet McKeage
Vice President & Investment Counsellor, RBC Phillips, Hager & North Investment Counsel

Paul Jenkins
Former Sr. Deputy Governor, Bank of Canada (retired)

Miles Whittingham
Former Portfolio Manager, Strategic Investments, CBC Pension Fund

frequently asked questions

What does the Ottawa Community Foundation do?

- Makes philanthropy easy for donors, families, or organizations by investing donations in an endowment and making grants with the earnings to support entire spectrum of causes.
- Engages and supports community through grant programs, convening, and collaboration.
- Leads by bringing people together from all sectors to leverage opportunities for positive, systemic, sustainable change.

Why give through a Community Foundation?

- Achieve tax-saving efficiency by donating and establishing a fund.
- Avoid the complicated process of establishing and operating a private foundation.
- Retain the ability to provide ongoing input on granting.
- Maintain anonymity if desired.

Why establish a Donor-Advised Fund instead of a private foundation?

- A private foundation requires creating a new organization, board of trustees, obtaining registered charitable status, and providing regular financial reports.
- Starting a fund is simple with no start-up costs.

Who gives?

- Individuals and families often establish an advised fund as an alternative to a private foundation. This reduces expenses and offers administrative efficiency.
- Corporations can rely on the foundation's expertise to administer corporate donations programs.
- Many charities, including other foundations, establish funds at the OCF to ensure sustainability, preserve endowments, and benefit from professional endowment management.

How much does it cost to establish a fund?

- The minimum contribution to establish a fund is \$5,000, which can be built up over a five-year period.
- Legacy donors can establish a fund now with no contribution and choose to provide their initial gift after their lifetime.

Are there service fees?

- The current Community Foundation service fee policy assigns a total annual administration fee of 1.5% for most funds.
- Flowthrough-only funds are charged a 2% service fee per gift.

Where can I learn more?

More information, including policies, forms, and our historic return on investment figures are online at www.ocf-fco.ca.



leaving a legacy

Legacy gifts make an impact and provide maximum tax benefits to you and peace of mind for your loved ones.

Bequests

To make a bequest, include the Ottawa Community Foundation in your will; we can help you or your lawyer with sample clauses.

Life Insurance

To make a gift of life insurance, name the Ottawa Community Foundation or a fund here as the owner and irrevocable beneficiary of the policy. It can either be paid up or one where you continue to pay premiums. You will receive a tax credit after the policy is transferred.

We can work with you to determine the type of fund you would like to establish with your bequest or gift of life insurance.

How it works

Upon your death, a fund is established in your name, in the name of your family, or in honour of any person or organization you choose. Every **bequest** is eligible for a tax credit for estate tax purposes.

Life insurance donors receive a tax credit for the fair market value of the policy after it is transferred. If it is paid up, you may receive an immediate

credit. If it isn't, you can claim continuing tax credits on premium payments made directly or through gifts to the Foundation. The Foundation or a fund here can be named as beneficiary.

Grants are made in the name of the fund you establish (they can also be anonymous) and we handle all the administrative details.



Month: NOVEMBER

OTTAWA
COMMUNITY
FOUNDATION

legacy spotlight

“As soon as I met with the staff at the Foundation, I knew it was exactly what I wanted.”

The **Bhawani Anantaraman Memorial Foundation** was established in 1995 by the late Dr. Anant Anantaraman in memory of his wife, Bhawani, and his two daughters, Aruna (aged 15) and Rupa (aged 11), who died in the Air India bombing ten years earlier. After spending several years supporting various organizations in their honour, Dr. Anantaraman decided to focus his efforts by setting up a foundation to promote studies in music, as well as general education among children, particularly the disadvantaged. In 2010, Dr. Anantaraman

found himself struggling with how best to ensure that the legacy he created as a tribute continues after his lifetime. On a referral from a Community Foundation Board member and donor, he approached the Foundation to determine if it could provide a solution by managing his estate when the time comes. “As soon as I met with the staff at the Foundation, I knew it was exactly what I wanted. Now I don’t have to worry. I know everything is taken care of and that support for my life’s work can continue after I’m gone.”

