

# Make your Charitable Impact

## Donor Information Package

Calgary Foundation makes it easy for you to give to initiatives close to your heart and offers a variety of purposeful and flexible giving options.



# Be part of building a healthy and vibrant community where everyone belongs.

## **Support the charities you care about, now or forever.**

Individuals, families, and organizations can establish a Fund at Calgary Foundation, make one or multiple donations, and grant to charitable organizations of their choice from the Fund. Whether you wish to invest your gift, give to many charities over the next few years, or are updating your Will and wish to make a future gift, Calgary Foundation has a charitable giving option for you.



## Calgary Foundation

Calgary Foundation inspires philanthropy, supports the charitable sector, and builds a permanent endowment to address the current and future needs of people in our community. [Learn more about us on our website, calgaryfoundation.org.](https://calgaryfoundation.org)

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## Donor Support

Our Donor Relations team is here to walk alongside you on your philanthropic journey, whether you're just beginning or have been giving for years. We're here to listen, guide, and help bring your charitable vision to life.

When your Fund is established, a dedicated Foundation staff member will serve as your primary contact—your Donor Steward—supporting you in all aspects of granting and helping you achieve your philanthropic goals.

We have extensive community knowledge to share; and if it's not at our fingertips, we'll find it for you. Our public online [Community Knowledge Centre, ckc.calgaryfoundation.org](https://ckc.calgaryfoundation.org), is a searchable online resource that showcases charitable organizations working on innovative solutions to our city's most pressing issues.



# Fund Types

## Living Giving Fund

Fund is active during the Donor's lifetime.

## Future Fund

Donor establishes a Fund during their lifetime that is activated through a testamentary gift in their Will, Life Insurance, RRSP or TFSA.

## Memorial Fund

Donor creates a Fund to receive donations from friends and family in memory of a loved one.

## Student Award Fund

Donor can support students at educational institutions.

# Granting Preference

## Hands On

Donors are actively involved in recommending support for organizations and causes that matter to them.

## Donor Advised Fund

Donor recommends grants to charities.

## Hands Off

Grants are distributed automatically by Calgary Foundation each year.

## Named Fund in the Community Fund

Granting decisions are made by Calgary Foundation based on the needs of the community.

## Field of Interest Fund

Grants are restricted within an interest area specified by donor.

## Donor Designated Fund

Donor selects recipient organizations who receive grants each year.





# Ways to Give

## Donating to a Fund

Calgary Foundation does not fundraise and will not ask for additional contributions. Anyone can make a charitable donation to a Fund at any time upon the Fund's establishment.

- **Credit card:** Go to [canadahelps.org/en/charities/the-calgary-foundation](http://canadahelps.org/en/charities/the-calgary-foundation), then search and select the Fund you wish to donate to
- **Cheque:** Payable to Calgary Foundation, note Fund name in memo line
- **Gift of Securities or wire transfer:**  
For instructions, email [donations@calgaryfoundation.org](mailto:donations@calgaryfoundation.org)

**Charitable tax receipts** will be issued for all eligible donations.

**Inviting others to give.** If you will be inviting others to give to your Fund, let us know so we can guide you on Canada Revenue Agency requirements.

## Governance and Investment Strategy

### Learn More About Calgary Foundation:

- Meet our [Board of Directors](#)
- Browse our [Annual Reports](#)

### Read Calgary Foundation's Investment Overview and find:

- Statement of Investment Policy
- Latest Endowment Portfolio Performance Report
- Past performance and current Investment Managers

# Fund Terms – Forever Endowed, Term Endowed or Flow Through

## Forever Endowed Fund

**Term:** Perpetual

**Minimum to Establish:**  
\$10,000 - \$25,000

**Annual Grant Amount:**  
Percentage of the market value of the Fund as per CRA's Disbursement Quota and Calgary Foundation's Board approved rate of distribution, currently 5%.

A Forever Endowed Fund is a gift that keeps on giving. Your charitable gift is invested in the endowment portfolio, and the initial gift and community impact both continue to grow over time.

Contributing to an endowment Fund at Calgary Foundation is a beneficial way to create a lasting legacy that ensures the causes you most care about receive your support, forever.

## Term Endowed Fund

**Term:** 3-10 years

**Minimum to Establish:** \$100,000

**Annual Grant Amount:**  
Percentage of the market value of the Fund as per CRA's Disbursement Quota and Calgary Foundation's Board approved rate of distribution, currently 5%.

This is a flexible option for donors who wish to endow for a specified period, then spend down.

**Timeline:**  
**Years 0-3:** Fund is invested and will grant percentage of the market value of the Fund.

**Years 4-10:**

- Can begin to spend down over a specified time period, while the balance remains invested
- Can be partially or wholly transferred to a flow through or forever endowed Fund at any time.

**Year 10:** Decision is made by Fund Founder to:

- Invest for one additional term
- Distribute fund balance to charities
- Endow forever

## Flow Through Fund

**Term:** 0-3 years

**Minimum to Establish:** \$10,000 (Memorial Funds \$0)

**Annual Grant Amount:**  
Up to total Fund balance

Opportunity for greater short term or immediate community impact. Grants can be made (over \$250) at any time.

A Flow Through Fund may be used to:

- Donate assets now and support charities later
- Donate a gift of securities and grant to a charity unable to accept this type of gift
- Provide donor anonymity
- Establish a Memorial Fund

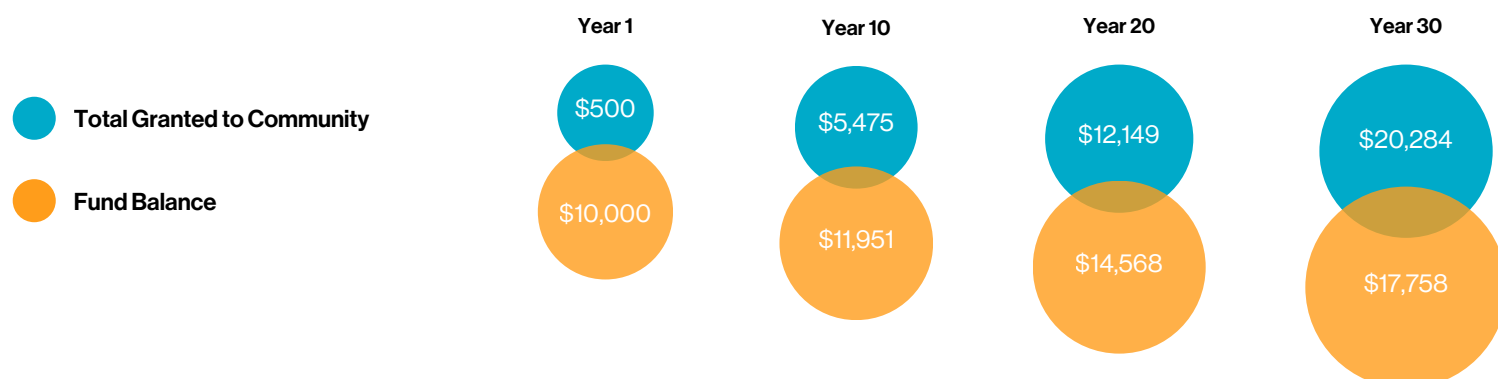
Flow Through Funds do not participate in the primary endowment investment portfolio.

# Power of Endowment

Both Fund balance and granting power of forever endowed Funds can continue to grow over time in perpetuity, without additional contributions to the Fund.

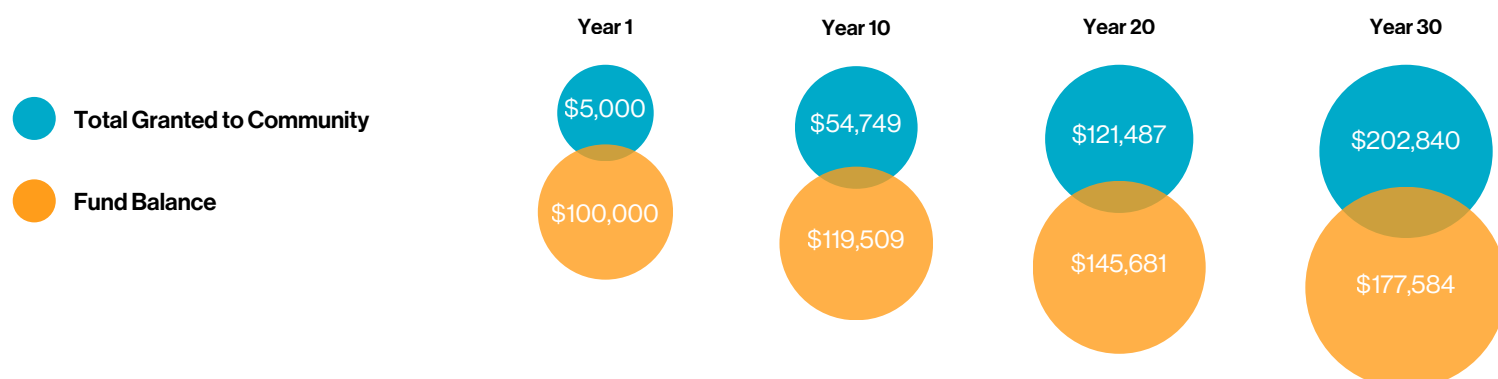
- Calgary Foundation's pooled asset is made up of donor contributions and investment returns
- Its purpose is to plan for future needs we cannot yet see or even imagine
- Fund Founders choose if and when to endow (invest) and for how long

## Projected Growth of a \$10,000 Endowed Fund



Projections based on assumption of annual market returns of 8.0%, 1.0% cost recovery, and 5.0% granted to community.

## Projected Growth of a \$100,000 Endowed Fund



Projections based on assumption of annual market returns of 8.0%, 1.0% cost recovery, and 5.0% granted to community.

Try the Power of Endowment Calculator on our website: [calgaryfoundation.org/donors-professional-advisors/endowment-calculator/](https://calgaryfoundation.org/donors-professional-advisors/endowment-calculator/)



## Cost Recovery

- Flow Through Funds: 1% of the total gift amount up to and including \$1 million
- Forever Endowed Funds: 1.25% up to \$1 million
- Term Endowed Funds: 1.5% up to \$1 million

**View all information on cost recovery on our website:** [calgaryfoundation.org/donors-professional-advisors/start-a-fund/](https://calgaryfoundation.org/donors-professional-advisors/start-a-fund/)

## Fund Advisors

- Family members and up to two future generations can be named as Fund Advisors to recommend grants.
- Fund Founder can add or remove Fund Advisors at any time.

## Distributing Grants to Charities

- Grants can be made from a Fund to any qualified donee as per Canada Revenue Agency.
- Grant recommendations can be submitted to us any time of year. Grants to charities are disbursed twice per month.
- Endowed Funds are eligible to grant one year after establishment.

## Donor Recognition

- Fund name is chosen by Fund Founder.
- Fund name can be shared with grant recipient organizations.
- Fund name, balance, grant recipients, and grant amounts can be published in Calgary Foundation's Annual Reports.

## Comparing your Options

When exploring structures that support your strategic giving options, it is helpful to be aware of the similarities and differences between various providers.

**Read our 'Comparing Your Options' guideline at:** [https://calgaryfoundation.org/wp-content/uploads/2025/10/DonorAdvisorPackage\\_ComparingyourOptions\\_Digital\\_Final.pdf](https://calgaryfoundation.org/wp-content/uploads/2025/10/DonorAdvisorPackage_ComparingyourOptions_Digital_Final.pdf)

# Establishing a Fund is Simple

## Connect with our team

Email [donations@calgaryfoundation.org](mailto:donations@calgaryfoundation.org) to start your charitable journey with Calgary Foundation.

## Be in the know

Visit our Stay Connected page to receive your choice of Calgary Foundation communications at: [calgaryfoundation.org/subscribe-to-our-newsletters/](http://calgaryfoundation.org/subscribe-to-our-newsletters/)

## Professional Advisors

To receive our Advisor Communications and become part of our network, please sign up at: [calgaryfoundation.org/donors-professional-advisors/advisor-newsletter/](http://calgaryfoundation.org/donors-professional-advisors/advisor-newsletter/)

