

A photograph of a crowd at a protest. In the center, two fists are raised and clasped together. The background is blurred, showing other people and a red banner. The text 'COMING TOGETHER' is overlaid in large white letters.

COMING TOGETHER

2020 IMPACT REPORT



LONDON
COMMUNITY
FOUNDATION

**THROUGH STRATEGIC PHILANTHROPY, WE
TACKLE OUR COMMUNITY'S MOST PRESSING
ISSUES WITH BOLD SOLUTIONS. WE BELIEVE
THAT WITH A **STRONG FOUNDATION**, ANYTHING
WE DREAM IS POSSIBLE, TOGETHER.**

OUR MISSION

We create a vibrant, smart and caring community through strategic investing that drives innovative community-based initiatives.

OUR VISION

A community working together to enrich the quality of life for all.

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LONDON
COMMUNITY
FOUNDATION



Martha Powell & Jan Pryde

HARNESSING POSSIBILITY

“When crisis comes we begin to see that community is the true and irreplaceable infrastructure.” - Unknown

This past year has brought with it some extraordinary challenges, but by harnessing our collective strength and resilience, together as a community, we navigated through these unprecedented times.

In the face of social upheaval and disruption, community is the glue that holds us together. We have been humbled by your support and generosity this past year. Thanks to you, we granted over \$4 million to charities in London and Middlesex County. Also thanks to you, LCF’s assets reached \$108 million, creating a stronger pool of community capital that’s ready to address emerging needs. But, even with these significant milestones, we recognize there’s more work to be done.

While there is still so much uncertainty, what we know for sure is that our care and commitment to creating a more equitable community has only grown stronger.

With a new strategic plan, LCF is on its own journey of growth and change. We believe fostering a community grounded in equity is not just a strategic decision, it’s rooted deeply in our value system. Committed to changing philanthropy from the inside out, we are holding ourselves accountable to tackling systemic inequalities within our own organization to serve our community better. As always, we are dedicated to ensuring a future where everyone belongs.

We hope after reading this report you feel inspired to join us on this journey as we work together to build a strong, resilient and just community that is full of possibility for everyone. The world is a much different place than it was a year ago, and it's thanks to you that we're able to support London and Middlesex County today and for years to come.

Martha Powell
President & CEO

Jan Pryde
Board Chair

Sustainable Development Goals

As leaders, mobilizers, and agents of social change, LCF believes our community is only as strong as our most vulnerable person. That's why we have been integrating the United Nations' Sustainable Development Goals (SDGs) – a universal framework and call-to-action to end poverty, tackle inequalities, and create a more sustainable and thriving community – into our work. The SDGs are strongly aligned with our Vital Signs issue areas and are rooted in the important philosophy of “leave no one behind.”

This integration is an opportunity to connect our collective local work to global health and well-being, because global change starts locally. Today, the definition of community goes beyond traditional geographic boundaries and connecting our work to the bigger picture has never been more important.

Through global collaboration and local action, the United Nations aims to achieve all 17 goals by 2030. By creating a shared language and standardized method of measuring impact, we can effectively work toward achieving these goals to create a better and more sustainable future for all.

Throughout this report you will notice the SDG indicators being used to map our impact on various issue areas. We hope this helps you familiarize yourself with the SDGs and how LCF is working toward the United Nations' 2030 agenda. We encourage you to learn more about how we're implementing the SDGs in our Vital Signs report by visiting bethechangelondon.ca.



London Community Foundation supports the Sustainable Development Goals



Raymond Deleary, Executive Director,
Atlohsa Family Healing Services

LAND ACKNOWLEDGMENT

London Community Foundation is committed to working towards reconciliation and to supporting the recommendations of Canada's Truth and Reconciliation Commission.

It is in this spirit that we acknowledge that the community we call London and Middlesex County is situated on the traditional Indigenous territory of the Anishinaabe, Attawandaron, Haudenosaunee and the Lenape Peoples. We are grateful for this land, though we must recognize that it was stolen from the Indigenous Peoples who originally lived on it. We also recognize the historical and ongoing injustice often faced by Indigenous people and communities, both within London and across Canada. This process of recognition and action is constant and with that, we are committed to the ongoing crucial steps of consideration, education, re-education, and work that are required to reconcile and create a more equitable and just community.

DONOR STORIES

We're truly inspired to have so many forward-thinking and generous supporters, each of whom is building a stronger, more resilient community for everyone, today and always.

This year, we're honoured to profile **Dr. Gordon and Cathy Sellery, Dr. Tatiana Zdyb, and Ron Dawson**, and we hope you are equally energized by their stories.

To each and every LCF donor and fundholder: we hope you know how much you mean to us and the community you support!



Dr. Gordon and Cathy Sellery

DR. GORDON & CATHY SELLERY

Paying Forward Gratitude

Dr. Gordon Sellery grew up and went to school in Toronto, eventually studying medicine at the University of Toronto before traveling to England for post-graduate work. Upon his return to Canada, he spent a year with the Grenfell Medical Mission in northern Newfoundland and Labrador.

“I had a very interesting experience traveling the coastlines by dog team or a ski-equipped airplane looking after the medical needs of small fishing communities,” recalls Gord. “I worked with a lot of wonderful people up there who lived off the land, without much disposable income. I donated books and things like that to the local school to help out the community whenever I could.”

After returning from Newfoundland Gord worked as a family doctor in Barrie, then spent four years in Toronto training as a specialist in anesthesia. A position became available in London, so he joined the staff at Victoria Hospital and received a faculty appointment at Western University. While in London he met Cathy, born and raised in the city, and they were married in 1984. Cathy trained as a nurse and worked in the post-anesthesia care unit at Victoria Hospital before completing her business degree at Western and later an MBA.

As retired healthcare workers, Cathy and Gord are acutely aware of the selfless sacrifices and resilient spirits of our community’s front-line workers – not just during a pandemic, but throughout their careers and day-to-day lives.

“You have to want to give, or you don’t usually go into healthcare,” says Cathy. “You can’t give the 12-hour shifts, you can’t give the 24 hours on call, night and day, unless you want to give back.”

Their generous natures extended beyond their careers, and in 2000, Gord and Cathy established the Sellery Family Fund as a way to give back to the community that gave their children so much.

“All of my children greatly benefited from the activities they were able to participate in because they grew up in London,” says Gord. “So it was in gratitude of what my kids received that I thought this fund would be a good way to pay it forward.”

Reviewing fund statements and giving to the fund has become an annual ritual for Cathy and Gord, and the Sellery children quickly adopted the family fund as a thoughtful way of celebrating their father. While they are extremely active in their giving, the Sellerys have left the granting for LCF to take care of.



“Even though I’m a doctor, I still go to see doctors when I’m ill or need a check-up,” jokes Gord. “LCF has the knowledge of who needs support. I don’t, and that’s why I like having a Community Fund – we trust the Foundation to find the groups that need money the most.”



“You have to want to give, or you don’t usually go into healthcare...You can’t give the 12-hour shifts, you can’t give the 24 hours on call, night and day, unless you want to give back.”

– Cathy Sellery

The Community Fund: You leave it up to LCF to ensure the community’s most pressing needs are supported.



Ron Dawson

RON DAWSON

Lifelong Generosity

Ron Dawson is a life-long Londoner, growing up on Richmond Street North across from the old Richmond Dairy during the Great Depression.

“It was a pretty tough time – lots of people suffered immensely during the Depression,” recalls Ron. “People would go up and down the street, begging for food, or work, or anything at all really. It wasn’t easy for most people, but luckily we managed to get by.”

Ron’s parents instilled in him from an early age the importance of generosity and gratitude.

“My Dad would take a bushel basket and we would go down to the supermarket in Broughdale, fill it up with groceries, and take it over to a family my parents knew in east London who were having a tough time,” remembers Ron. “My parents always said – you eke out your living from the community, so you should always give back to it.”

Ron held on to these lessons as he started his career and eventually, along with his father, took over his uncle’s furniture manufacturing business. It was through this business that he would meet LCF’s founder, J. Allyn Taylor, when he furnished Mr. Taylor’s office in the new Canada Trust building on the corner of Wellington and Dundas.

When J. Allyn Taylor made the Foundation his primary retirement project in 1979, he called on Ron for a favour.

“They didn’t have anything to put in their new office, so they asked me if I had any used furniture,” says Ron, who had by now sold his manufacturing business and had become an office furniture retailer. “By hook or by crook we managed to put enough furniture together to get them off the ground and away they went.”

Years later LCF came back into Ron’s life when his financial advisor suggested he attend a seminar on leaving a legacy. After giving to LCF for a few years, Ron and his late wife June established the June and Ronald Dawson Family Fund in 2000.

Like Ron, June had a generous soul and was always ready to give her time to those that needed it. Volunteering at a school for disadvantaged children and eventually the Victoria Hospital cancer centre, June’s kindness now lives on through their fund.

“It was our financial advisor who really got things going and recommended that we start thinking about leaving a legacy,” says Ron. “We were tickled with the results and I still look forward to the reports on where the money goes every year.”

The decision to make their fund a Community Fund was a deliberate one – based on a trust in the knowledge and expertise of the Foundation.

“I try to deal with people, companies, and firms that I trust, and trust is the key word,” says Ron. “LCF has a much better handle on the needs of our little city than I do, so June and I decided to let LCF take care of where the money goes.”

Ron Dawson was there for the Foundation in 1979, and with a gift of life insurance, and decades of building up the June and Ronald Dawson Family Fund – he’ll be there for his community forever.



“I try to deal with people, companies, and firms that I trust, and trust is the key word...LCF has a much better handle on the needs of our little city than I do, so June and I decided to let LCF take care of where the money goes.”

– Ron Dawson

Legacy Giving: Through a gift of life insurance, a gift in will or another planned gift, you can create a fund in your name, gain tax benefits - and drive community change, forever.



Members of the Lorraine Ivey Shuttleworth Society

This society is named in honour of our generous donor, the late Lorraine Ivey Shuttleworth. The society recognizes donors who have made a bequest or a gift of life insurance to LCF.

Anonymous (30)	Gordon Sellery	Nancy Houghton-Larue and Robert Larue
Alexander Fetterly and Michelle Hall	Harvey and Pat Burton	Norma Stokes
Andra and Patrick O'Neill	James G. Thompson	Rachna Jindal
Andrew Young	Jan Pryde	Robert H. Forbes
Ann McColl Lindsay and David Lindsay	Janet E. Stewart	Robert Siskind
Anne and William* Tew	Jean and Stanley* Davies	Ronald Dawson
Anne Rasmussen	Joan VanDuzer	Ronald* and Helen Hinton
Antonia Schalk	John and Shari McNeill	Sharon Kennedy
Aurelia Hernandez	John William Fansher	Sherry and Brad Geddes
Barbara and Paul Hogan	Karen and James Moffat	Shirley and Arthur Currie
Beth and David Girvan	Kobe Kwabena Adu-Poku	Shirley and Gary West
Bryan Gloyd and Clark Bryan	Larry G. Myny	Sian and William S.* Scott
Byron Corner and Pat Robertson-Corner	Laurel Hardgrove	Stephen A. Hayhurst
C. & J. Wright	Linda and Philip Hooper	Susan and Allan Edwards
Clint Wilson	Linda Lustins and Rick Phillips	Susan and Larry* Agranove
David A. & Eleanor E.* Morrison	Lisa Rae Philpott	Susan and Maurice H.* Genest
David Heath Foundation	Lloyd and Julia McNaughton	Susan Bentley
Donna and Al* Gleeson	Lucille and Norton* Wolf	Susan Carrothers
Donna and Bob Bourne	Manisha Jindal	Susan Wetmore
Donna and Glen Sifton	Margaret A. Kirk	Suzanne and R. Thomas M.* Allan
Dr. Eleanor Huang and Dr. Jack Jung	Margi and John Nash	Suzanne McDonald
Dr. James* and Dr. Margaret Whitby	Marni Williamson	Terry and Mark R. Wilson
Evelyn J. Milner	Mary Margaret and Gary Koreen	Tom J. Dobie
Fred Lamport	Mildred and J. Paul* Cutsey	Trish Lee and Al MacKinnon
George and Ingrid* Hope	Murray Hunter	Vic Jindal
	Nancy and Gerald* Wright	Victoria and Gord Drimmie
	Nancy and Keith Sumner	

OUR IMPACT

London Community Foundation is part of a national movement of 191 community foundations across Canada. Our impact reaches people locally, nationally, and internationally.

2020 IN NUMBERS

\$4,277,321

Total Grants

619

Number of Grants

\$9,598,342

Total Donations

\$11,444,000

Social Impact Loans (Cumulative)

365

Total Number of Funds

\$108,782,504

Total Assets

755

Total Number of Donors

232

Number of Charities Supported

\$95,573,372

Total Endowments

22

Number of New Funds

\$250,000

Largest Grant

\$30,562,611

Value of Grants in Last 10 Years

2020 GRANTS BY FUND TYPE

You leave it up to us and our grants committee to ensure the community's most pressing needs are supported.



Community Fund
\$2,171,135

Functioning like a private foundation, a Donor-Advised Fund allows you to choose which charities to support each year.



Donor-Advised Fund
\$1,189,716

Allows registered charities to create their own endowment, building a sustainable source of funding for the organization.



Registered Charity Fund
\$381,064

You select your favourite charities and we ensure they are supported forever.



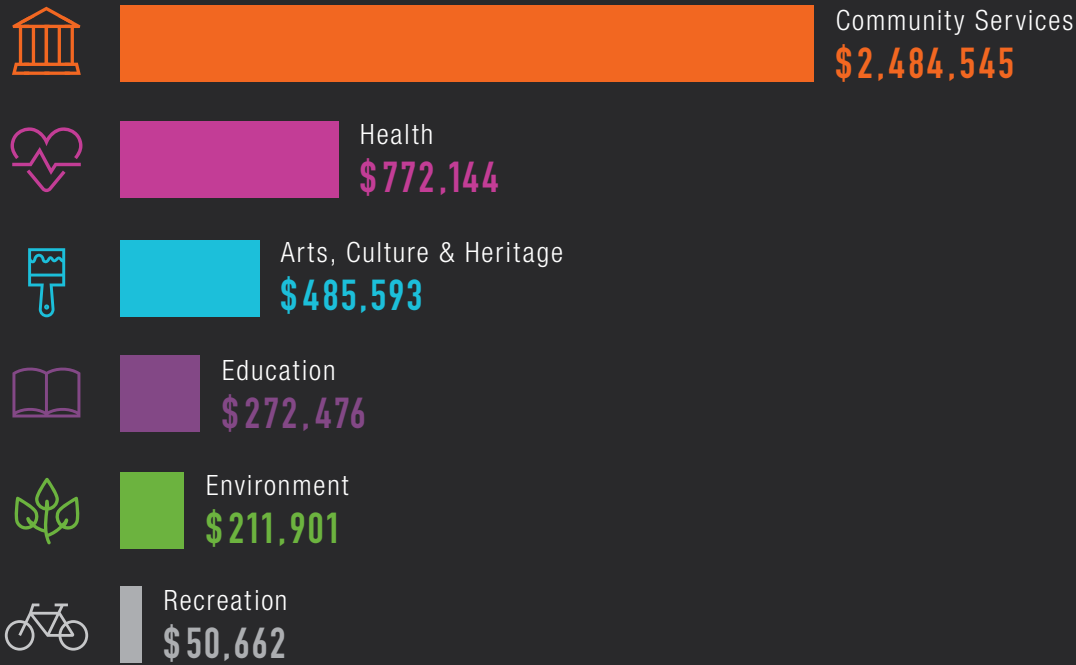
Donor-Designated Fund
\$319,421

On your behalf, our grants committee will target gifts to address a community issue area important to you.

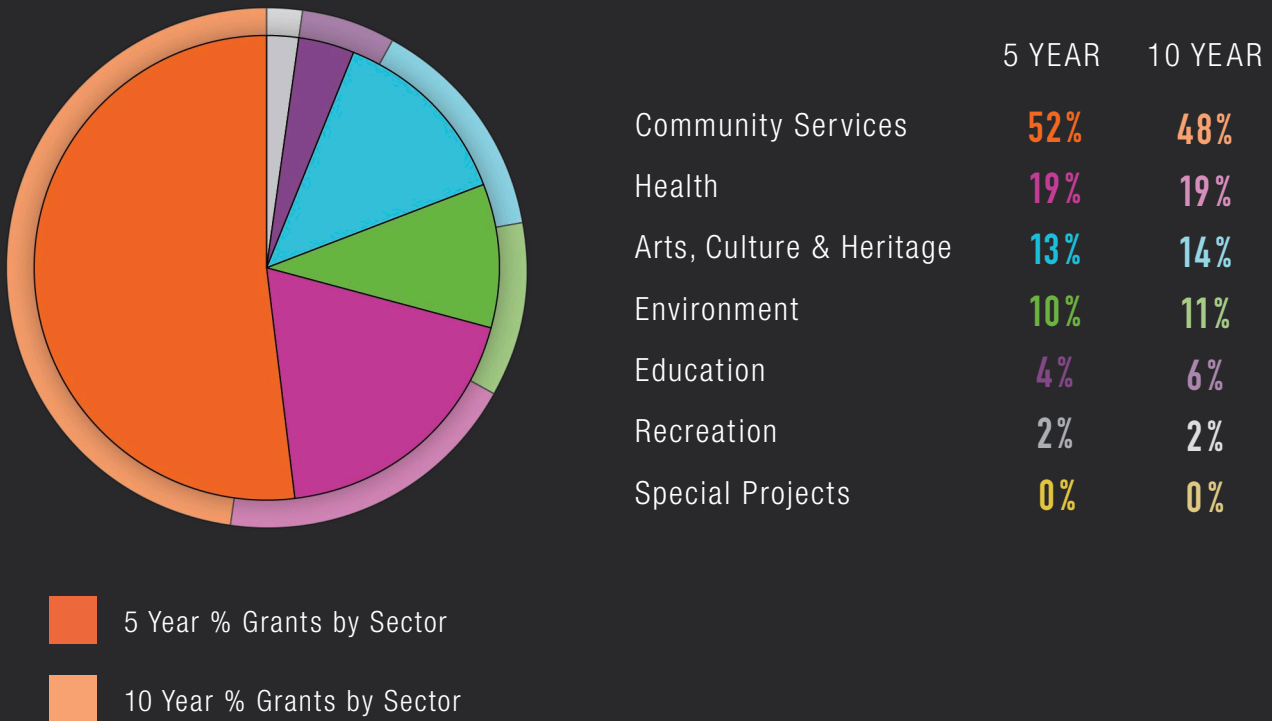


Field of Interest Fund
\$215,985

2020 GRANTS BY SECTOR



5 & 10 YEAR GRANTS BY SECTOR





INITIATIVES

Stronger Together

LCF COVID-19 Response Fund

When COVID-19 began rapidly spreading throughout Canada in early 2020, the complete and total disruption it caused left many of our marginalized community members even more vulnerable. People experiencing homelessness in London found it exponentially more difficult and dangerous to access food and shelter. Many people experiencing domestic violence became isolated at home with their abusers. Organizations across the city had to scramble not only to meet health and safety requirements, but also to account for the increased number of community members accessing their services.

To meet the rapidly growing need, London Community Foundation, in partnership with the Lawson Foundation and Westminster College Foundation, established the LCF COVID-19 Response Fund. Thanks to the additional support of our generous donors, over \$1 million was raised as part of the collaborative effort and LCF was able to make vital grants to agencies – and those in need – throughout London and Middlesex County.

“I strongly believe that a community foundation’s role is to support its citizens during times of great need,” says Martha Powell, LCF’s President & CEO. “We were so inspired by the people and organizations stepping up and we wanted to do our best to assist them.”

LCF coordinated with the City of London, United Way Elgin Middlesex, and other local funders to support individuals and organizations disproportionately impacted by COVID-19. As well, LCF supported the recovery and rebuild efforts of agencies adapting their programs and services and deepened its collaboration with the London Arts Council to assist in stabilizing the local arts sector.

And throughout it all, LCF’s donor-directed funds granted \$1,725,122 to local organizations, continuing to play a critical role in the Foundation’s collective impact.

“It was through close collaboration that we were able to identify and address so many of our community’s challenges as quickly as we did,” says Martha. “And the tremendous support we received from our donors and fundholders was truly humbling.”

In addition to the LCF COVID-19 Response Fund, LCF also distributed over \$1.25 million from the Emergency Community Support Fund, a collaboration between the Government of Canada, Community Foundations of Canada, United Way Centraide Canada and the Canadian Red Cross, to further address our community’s immediate needs during the pandemic.

Last year was an unprecedented year for the Foundation, and our community. We witnessed the strength and resiliency of London and Middlesex County firsthand and are grateful to have been able to fulfill our mandate through our collective response to COVID-19 – being there when our community needs us most.



TO LEARN MORE

For a full list of LCF COVID-19 Response Fund grants, visit: www.lcf.on.ca/covid19

Vital Signs: Be the Change

A Call to Action in the Midst of the Pandemic

The year 2020 was a year of disruption, social upheaval and change, but also a year of strength and resiliency. Now, imagine the possibilities if we channelled that energy for good? That's the message of LCF's latest Vital Signs report: Be the Change.

While our community had its challenges prior to the pandemic, this year's Vital Signs report tells us that our community can only be as strong as its most vulnerable member, and right now too many people are being left behind.

The global crisis brought our most pressing issues into sharp focus. Having a safe place to call home, secure employment, and access to basic needs like food were out of reach for many.

This year's report examines six issues that have been significantly impacted by the pandemic – *housing, racial equality, gender equality, health and well-being, food security and education*. These issues are not new for London, but the pandemic has magnified their severity.

“COVID-19 exacerbated many of our community's deeply entrenched inequalities,” says Dr. Jerry White, Vital Signs Chair and LCF board member. “Through our LCF COVID-19 Response Fund, we identified these areas as being the hardest hit.”

The statistics from this year's report are sobering. Over 5,000 Londoners are on the waitlist for rent-geared-to-income housing, one in seven households worry about putting food on the table, and 18% of Londoners live in poverty. Moreover, gender-based violence and hate crimes are on the rise, and our most diverse and marginalized communities suffer a greater risk of being exposed to COVID-19.

These are no doubt complex issues that will require collaborative, community-wide solutions. However, one thing made clear in this report is that despite the grim reality, there is hope.

Dr. White says, “The pandemic taught us that even when we are confronted with significant fear and anxiety, we have the ability to change the systems and practices that do not work equally for everyone in London and Middlesex County.”

Be the Change acts as a roadmap for change, offering concrete solutions to addressing these longstanding inequities. By empowering the voices of local leaders and changemakers, this report inspires everyone to think about how they can make a positive impact on our community.

To learn more visit: bethechangelondon.ca





“The health and well-being of our community is something we’re all responsible for...This is an urgent call to action. We need to encourage our friends, neighbours and fellow community members to consider how they can make London and Middlesex County a better place to live, work, and grow together.” – Dr. Jerry White



Steve Cordes, Executive Director,
Youth Opportunities Unlimited

Affordable Housing / Social Impact Fund

A Place to Call Home

The importance of having a place to call home goes beyond just four walls – it means having a sense of safety, security and love.

Unfortunately, too many youth in our community go without this basic need. The risk of experiencing homelessness is especially great for those who are exiting the child protective care system. With the help of a \$780,000 loan from LCF's Social Impact Fund, Youth Opportunities Unlimited (YOU) in partnership with Children's Aid Society London and Middlesex has been able to address this gap.

The loan allowed YOU to purchase and renovate 340 Richmond Street in London, creating six units of deeply affordable housing with 24-hour support, as well as a youth employment resource centre.

The goal of 340 Richmond is to prevent youth from ever having to experience homelessness by providing them with the support they need to make the transition to independent living.

For young adults and older children who are ineligible for adoption, often the only alternatives are a group home or shelter, neither of which are long-term housing solutions. Since many are unable to live independently at that young age, they may find themselves experiencing homelessness.

“At 16, who among us is ready for independent living? We should have people to support us whenever we need it at that age,” says Steve Cordes, Executive Director, YOU. “In the unfortunate cases when youth don’t have anyone to lean on, they rely on community organizations like YOU.”

By engaging youth in a community-based, Housing First solution that offers supports built specifically for them, in a place where they can feel safe and welcome, they are more likely to find stability and transition to long-term permanent housing.

Youth experiencing homelessness is not only devastating, it also perpetuates a cycle of deeply entrenched issues that cost our community significantly in heartbreak, trauma and resources. If we can tackle these issues at a young age, the impact is transformative.

“Living at 340 has made everything more accessible, including employment and education, and it has allowed me to build my independence. I can access resources at the Youth Action Centre and was able to complete my Youth Job Connection program hours at the YOU Made It Café just downstairs, where I have received hands-on training with the incredible support from my peer mentors. Since starting at the Café, my confidence has grown significantly and I love working in customer service!”
– J.H., 340 Richmond Tenant

Thanks to the generosity of LCF’s Social Impact Fund donors, YOU is able to support youth in discovering their inner strength and resilience while helping them find stable housing, building a future full of hope for our entire community.



Social Impact Fund: Reframe your giving as investing. By using a portion of LCF’s assets as investment capital, the Social Impact Fund provides financing for affordable housing and social enterprise projects that provide a return and generate positive change in the community.

Fund for Gender Equality

A Just Recovery is a Feminist Recovery

London Community Foundation is grateful to be one of 21 community foundations across Canada taking part in the Fund for Gender Equality, a new collaboration between Community Foundations of Canada and the Equality Fund supported by the Government of Canada.

Over the next five years, this collaboration will make \$8.2 million available to women-led and women-serving organizations across Canada.

Through this initiative, LCF allocated \$178,450 in funding to support local organizations at the heart of the women's movement, whose core activities, leadership, mission, and vision are committed to advancing gender equality.

- Women & Politics with Urban League of London, Creating a More Equitable London through Civic and Political Participation and Leadership (\$34,000)
- London Abused Women's Centre, Survivors Speaking Out for Gender Equality (\$34,000)
- Brescia University College, Food Security and Gender: Closing the Gap (\$38,450)
- Next Chapter Career with Pathways Skill Development and Placement Centre Careers for Mid+ Women (\$40,000)
- Safe Space London with Anova: A Future Without Violence Capacity Development Coordinator (\$25,954)
- Deshkan Zii Bi Indigenous Women's Association with CMHA Middlesex - My Sisters' Place Ribbon Shirt Making Workshops (\$6,046)

“As budgets get reallocated to public health and economic programs in the wake of the pandemic, these organizations are most at risk of losing funding. In tackling issues such as racism, wage inequality and gender-based violence, this investment is key to supporting women who have disproportionately been affected by the pandemic.”

– Lori Runciman, LCF's Director of Grants

The phrase “nothing about us, without us” rings true here. The Fund for Gender Equality delivers double the impact. By funding majority women and gender-diverse staffed organizations, we are supporting meaningful work and the women and gender-diverse people the programming impacts. By investing in women and gender-diverse people, we are creating a better quality of life for all.

We are honoured to contribute to the dedicated efforts of these six projects toward advancing gender equality in our community. Along with the other 20 participating community foundations, LCF is committed to incorporating a gender equality lens into our impact investing practices and organizational policies. As the year progresses, we look forward to sharing more about this journey.



Sammy K, Coordinator; Julie B, Executive Director and Katie, Volunteer, Safe Space



2020 FINANCIAL, INVESTMENT, & OPERATIONAL HIGHLIGHTS

By Vijay Venkatesan, Vice President, Finance & Operations

A landmark year for London Community Foundation despite the ongoing pandemic, 2020 saw the Foundation's assets reach \$108 million thanks to the diligent work of our staff and the expert guidance of our Board and committees.

LCF is once again pleased to report strong financial results for 2020. The following are key highlights:

- The markets rebounded in 2020 after a rough start, and the Foundation's investments held in bonds, equities, and alternative assets along with a strong second half of the year added \$5 million in income to our endowed assets.
- The generosity of our existing and new donors has resulted in another significant year in the Foundation's history for both total donations (\$9.6M), including endowed gifts (\$6.8M). Thank you to our donors for your continued belief in the power of giving in perpetuity!
- Through the generous support of our donors, LCF invested \$11.8 million into the community with initiatives, grants, and social impact loans combined.
- Our continued commitment to operational excellence and strong cost management allowed us to maintain one of our lowest operating expense ratios in the organization's history (1.30%). We continue to balance the growth required to support our organization while improving program supports with proper stewardship of our financial operations.

The following are financial, investment and operational highlights, including key historical trends. In keeping with our commitment to financial accountability and transparency, full audited financial statements as prepared by MNP Inc. are available on our website at lcf.on.ca or by mail.

CONDENSED STATEMENT OF OPERATIONS

Year Ending December 31, 2020

REVENUE	2020	2019
Donations	9,598,342	7,101,313
Investment Income (Net)	5,049,715	8,895,267
Total	14,648,057	15,996,580
EXPENSES	2020	2019
Operating Expenses	1,349,492	1,269,369
Grants & Distributions	4,277,321	2,900,570
Total	5,626,813	4,169,939
Excess of Revenue Over Expenses, Grants & Distributions.....	9,021,244	11,826,641
Interfund Transfers	—	—
Fund Balances, Beginning of Year	86,552,128	74,725,487
Fund Balances, End of Year	95,573,372	86,552,128

CONDENSED STATEMENT OF FINANCIAL POSITION

Year Ending December 31, 2020

ASSETS	2020	2019
Cash	5,589,350	4,693,293
Investments	95,002,649	90,098,187
Other	8,190,505	4,325,801
Total	108,782,504	99,117,281
LIABILITIES	2020	2019
Grants & Other Liabilities	142,576	149,922
Deferred Capital Contributions	92,104	113,282
Funds Held on Behalf of Other Parties.....	12,974,453	12,301,949
Total	13,209,133	12,565,153
FUND BALANCES	2020	2019
General Fund	3,313,213	3,726,292
Restricted Fund	14,769,186	13,245,332
Endowment Fund	77,490,973	69,580,504
Total	95,573,372	86,552,128

2020 YEAR IN REVIEW

INVESTMENTS

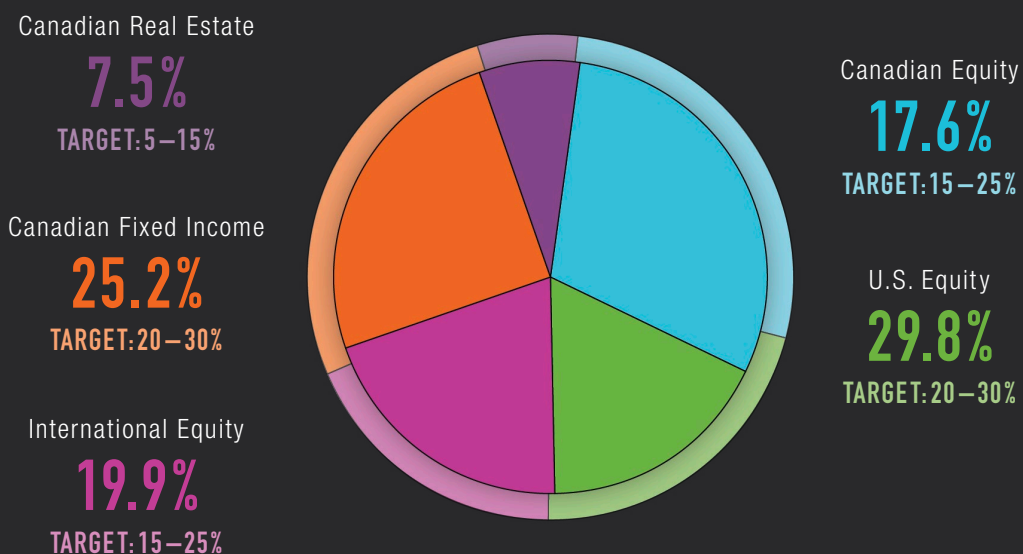
As always, the focus of the Foundation's Investment Policy is to ensure that investments generate total returns that allow LCF to meet its granting objectives, recover operating costs, protect the purchasing power of the capital, and to establish a reserve to protect the Foundation from potential market declines.

Despite 2020 being a tough year for our community, the Foundation's focus on strong governance and a balanced asset mix allowed LCF to maintain positive annual returns.

- An annual total return of 6.5% allowed us to continue maintaining good long-term performance with our 10-year rolling average continuing to be over the 5.5% return target.
- Our fixed income portfolio tasked with our capital preservation mandate per the Investment Policy Statement (IPS) performed well for 2020.
- Our equities, both through our U.S. and International mandates, led our asset classes in terms of returns for 2020.
- We remain committed to a target allocation of 10% of our assets to Canadian Real Estate and are actively seeking out promising investment opportunities with our two real estate managers to continue growing this portion of our portfolio.

ASSET ALLOCATION OF THE INVESTMENT FUND

LCF is a long-term investor and believes the asset mix, combined with value-added performance from our investment managers, ensures we can continue to impact our community in a positive and meaningful way.

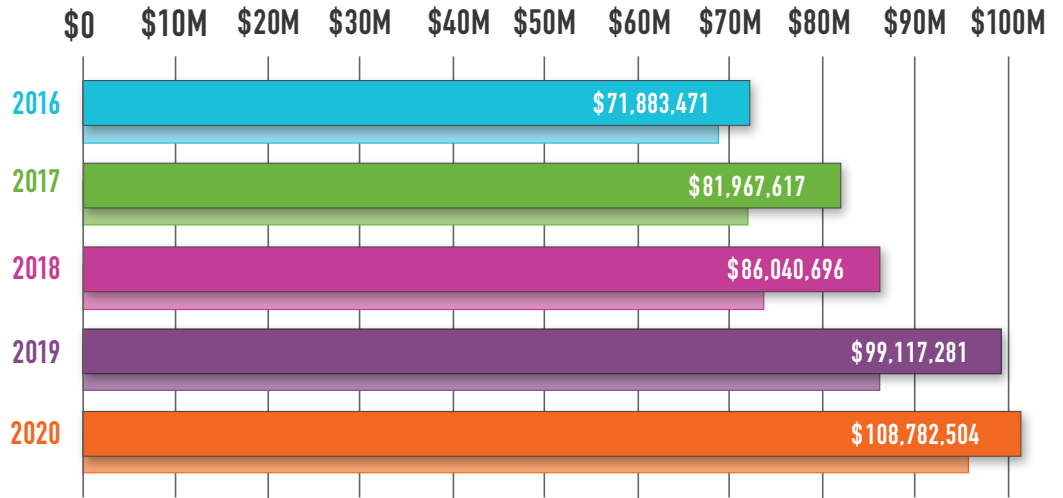


FIVE YEAR REVIEW: 2016 – 2020

TOTAL ASSETS

Positive financial markets combined with generous gifts contributed to the significant increase in assets for a fifth consecutive year.

- Total Asset Balance
- Total Endowment Fund Balance



MANAGED FUNDS & REGISTERED CHARITY FUNDS

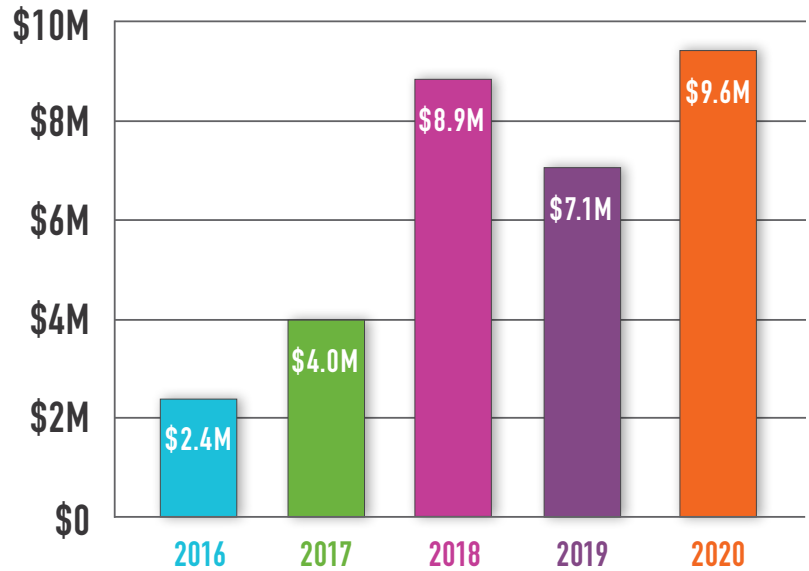
In 2020, LCF continued to partner with other not-for-profit organizations and foundations. Our LCF Managed Funds Program supports other Foundations that entrust LCF with the management of their assets. Registered Charity Endowment Funds are established by charitable organizations to build endowments that provide secure sources of operating income to help ensure their future sustainability.

	Registered Charity Endowment Fund Balance	Funds Held on Behalf of Others	Total
2016	\$10,203,257	\$4,736,948	\$14,940,205
2017	\$11,284,247	\$9,670,825	\$20,955,072
2018	\$10,603,210	\$11,062,560	\$21,665,770
2019	\$11,318,306	\$12,301,949	\$23,620,255
2020	\$13,348,083	\$12,974,453	\$26,322,537

FIVE YEAR REVIEW: 2016 – 2020

TOTAL CONTRIBUTIONS*

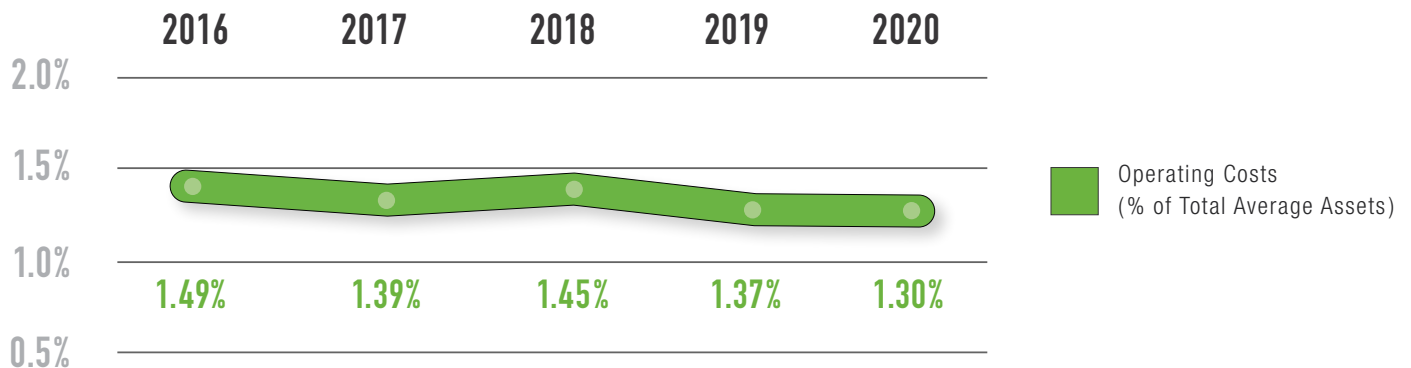
Donors from all walks of life give to the Foundation, and in 2020, 22 new funds were established and we received \$9.6 million in new gifts. The Foundation continues to respond to the requests for flexibility in the giving needs of our donors, which saw continued generosity in many different ways. These included endowed gifts (\$3.4M from non-legacy donors and \$3.4M in estate gifts), flow-through gifts (\$2.7M), gifts of securities (\$1.4M) and gifts of life insurance (\$106K).



ORGANIZATIONAL EFFECTIVENESS

LCF continues to be focused on sound management and strong governance – pillars that support the achievement of a healthy workplace where employees and volunteers thrive as a team and where resources and expectations are aligned.

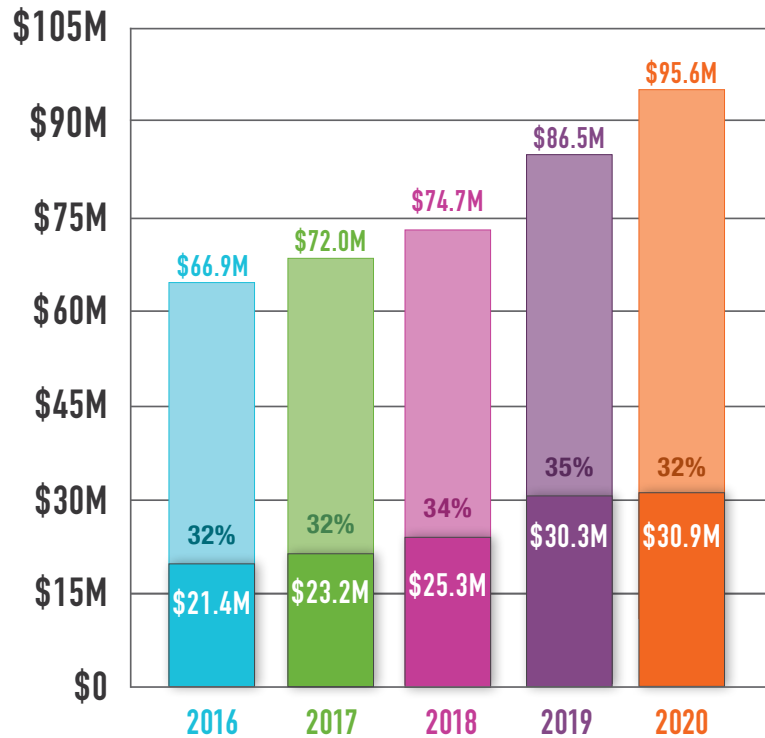
Operating costs as a percentage of average asset value has been commonly used by community foundations as an indicator of efficiency, with the benchmark for foundations of similar asset size to LCF being within 1.0% to 1.5%. The Foundation is currently at 1.30% and trending downwards, with the objective to work towards 1.0%.



UNRESTRICTED ENDOWED ASSETS*

LCF is unique compared to many foundations in Canada in that a large portion of our assets are unrestricted. In addition to a generous operating endowment established by Richard and Jean Ivey in 2004 which helps offset operational expenses, LCF's Community Fund supports our annual Community Vitality grant program and other community initiatives. Through the trust and support of our donors, LCF can be flexible, responsive, and make larger, more meaningful grants in the community.

- % Endowment Fund Balance
- Total Endowment Fund Balance
- Unrestricted Assets



SOCIAL IMPACT FUND

The Social Impact Fund is a social investment program that turns donations into capital loans for community and non-profit groups. With access to funding that they typically couldn't get from a bank, groups can further their mission more efficiently and effectively.

In 2020, LCF created the Affordable Housing Fund, allocating up to \$20 million from the Social Impact Fund and dedicating it to the development of affordable housing. To date, LCF has supported the creation of 440 affordable housing units in Southwestern Ontario, the majority of which are located in London and Middlesex County.

With returns from the Social Impact Fund supporting LCF's contribution to the LCF COVID-19 Response Fund, the Social Impact Fund has had multiple impacts on our community. LCF is a recognized leader in the social finance space, with \$7.5 million in outstanding loans funding projects and initiatives in our community, and will continue to drive change through impact investing in the future.

	2016	2017	2018	2019	2020
Total Advanced/ Approved	\$1M	\$3.1M	\$3.4M	\$7.0M	\$11.4M
Cumulative Income Earned	\$45,068	\$92,318	\$200,021	\$303,376	\$559,975

SOCIAL IMPACT FUND LOANS

AFFORDABLE HOUSING LOANS	AH UNITS	LOAN AMOUNT	DESCRIPTION
Youth Opportunities Unlimited	6	\$780,000	A downtown heritage building will host supportive programming and house 6 affordable units for youth exiting foster care.
Indwell	67	\$2,500,000	The Woodfield Gate project will be 100% affordable with wrap-around supports for tenants.
Gateway Church	40+	\$300,000	Two apartment buildings with 40 units will be constructed and at least 50% will be used for affordable housing.
Knossos Housing & Hellenic Community of KW	32	\$750,000	An 8 story building in Kitchener, of which over half will be dedicated to affordable housing.
SOCIAL ENTERPRISE LOANS			
ReImagine Co.	—	\$50,000	ReImagine Co. is a zero waste shop and they are expanding into and renovating a new location on 206 Piccadilly Street.
TOTAL	145 Units	\$4,380,000	

2020 GRANT RECIPIENTS

Building a stronger community, together. Forever.

LCF's 2020 grant recipients are diverse and cover all aspects of a vibrant community, representing local, national and global causes. Together, with the support of our donors, we are shifting power and driving change.

ACIAC (Art Canada Institute)
Across Languages Translation and Interpretation Service
Aeolian Hall Musical Arts Association
All City Choir
Alzheimer Society of Huron County Inc.
Alzheimer Society of London & Middlesex
Amabile Choirs of London, Canada
Amazon Rainforest Conservancy
Amnesty International Canadian Section (English)
Anago (Non) Residential Resources Inc.
Animal Aide Association of St. Thomas-Elgin
Animal Love Foundation
Animalert Pet Adoptions Inc.
Anova: A Future Without Violence
Ark Aid Street Mission Inc.
Art 4 All Kids
Arthritis Society
Arthur Ford Outdoor Educational Foundation Inc.
Atlohsa Family Healing Services
Banting House
Bereaved Families of Ontario - Southwest Region
Big Bike Giveaway

Big Brothers Big Sisters of London and Area
Bishop's University
Boler Mountain
Boys' & Girls' Club of London
Brain Tumour Foundation of Canada
Brescia University College
Brock University
Calvary United Church
Camp Kee-Mo-Kee
Canadian Cancer Society
Canadian Children's Optimist Foundation
Canadian Friends of Boys Town Jerusalem
Canadian Freshwater Alliance
Canadian Guide Dogs for the Blind
Canadian Medical Hall of Fame
Canadian Mental Health Association, Middlesex
Canadian National Institute for the Blind (CNIB)
Canadian Red Cross Society
Canadian World Education Foundation
CAN-VOICE (Consumer and Survivor Community Support Services)
Carolinian Canada Coalition
Central Elgin Collegiate Institute
Cheshire Homes of London

Childcan the Childhood Cancer Research Association
Childreach Centre
Children's Health Foundation
Children's Hospital at LHSC
Chippewas of the Thames First Nation City of London
Clarke Road Secondary School
Colborne Street United Church
Community Living London
Congregation of the Sisters of St. Joseph in Canada
Conservatory Canada
Craigwood Youth Services
Crouch Neighbourhood Resource Centre
Daya Counselling Centre
DeafBlind Ontario Foundation
Diabetes Canada
Doctors Without Borders / Médecins Sans Frontières
Dundas Street Centre United Church
East Village Animal Hospital
Ecological Farmers Association of Ontario
El Sistema South London
Elgin Children's Foundation
Epilepsy London & Area

Faith Lutheran Church (Port Elgin)
 Family Service Thames Valley
 Fanshawe College Foundation
 Fanshawe Pioneer Village
 Festival of the Sound
 Forest City Film Festival
 Frontier College
 Glen Cairn Community Resource Centre
 Glendale High School
 Grand Bend Area Community Health Centre Inc.
 Grand Theatre
 Green Economy London
 Growing Chefs! Ontario Society
 Heart and Stroke Foundation of Ontario
 Heart-Links Lazos de Corazon
 Hockey Helps The Homeless
 Holy Cross Catholic Secondary School
 Hospice Care Ottawa
 Huronia Land Conservancy
 Huron-Perth Children's Aid Society
 Hutton House Association
 Incorporated Synod of the Diocese of Huron
 Indspire
 Indwell Community Homes
 Ingersoll Support Services Inc.
 Inn Out of the Cold, St. Thomas - Elgin
 Internet Sense First
 JA South Western Ontario
 Jack.org
 John Howard Society of London & District
 John Paul II Catholic Secondary School
 Kids' Country Club (Parents of Technologically Dependent Children)
 KidSport Canada - London Chapter
 King's College Foundation
 Kiwanis Club of Middlesex Charitable Trust Fund
 Lambton Kent District School Board / Grand Bend Public School
 L'Arche Canada Foundation
 L'Arche London

Latin America Mission (Canada) Inc.
 Lawson Health Research Institute
 Learning Disabilities Association- London Region
 Let's Talk Science
 LIFE*SPIN
 London Abused Women's Centre
 London Affordable Housing Foundation
 London and Area Food Bank Inc.
 London Arts Council
 London Cares Homeless Response Services
 London Community Chaplaincy
 London Community Dental Alliance
 London Community Resource Centre
 London Cross Cultural Learner Centre
 London District Catholic School Board
 London Family Court Clinic Incorporated
 London Health Sciences Foundation
 London Humane Society
 London InterCommunity Health Centre
 London Muslim Mosque
 London Pro Musica Choir
 London Regional Children's Museum
 London Symphonia
 London Wheelchair Basketball Association
 London Youth for Christ
 LUSO Community Services
 Make-A-Wish Foundation of Canada
 Make-A-Wish Foundation of Southwestern Ontario
 Makeway Charitable Society
 March of Dimes Canada
 Matthews Hall
 McCormick Home Foundation
 McGill University
 Meals on Wheels London
 Merrymount Children's Centre
 Merrymount Foundation Inc.
 Metropolitan United Church
 Michael Garron Hospital Foundation
 Middlesex Western Rowing Club
 Mission Services of London
 Missionaries of Charity Inc.
 MLSE Foundation
 Muscular Dystrophy Canada

Museum London
 Muslim Resource Centre for Social Support & Integration
 My Sisters' Place
 Nature Conservancy of Canada
 Nature London
 Nokee Kwe
 Northern Bridge Community Partnership
 North Middlesex District High School
 Oakridge Presbyterian Church
 Ontario Heritage Trust
 Ontario Lung Association
 Operation Walk Canada Inc.
 Ottawa Friends of Tibet
 Parkinson Society Southwestern Ontario
 Parkwood Institute at St. Joseph's Health Care London
 Pathways Skill Development and Placement Centre
 Pets/Friends For Life
 PHSS Medical & Complex Care in Community
 Pillar Nonprofit Network
 Queen's University at Kingston
 ReForest London
 Regina Mundi Collegiate
 Regional HIV/AIDS Connection
 Rothholme Family Shelter
 SafeSpace London
 Sakura House
 Salthaven Wildlife Rehabilitation & Education Centre
 Salvation Army London Centre of Hope
 Salvation Army Ontario Great Lakes Division
 Scouts Canada Foundation
 Shaw Festival Theatre, Canada
 Sir Wilfrid Laurier Secondary School
 Society for Learning in Retirement London
 South Huron Hospital Foundation
 South London Neighbourhood Resource Centre
 Southwest Ontario Aboriginal Health Access Centre
 Special Ability Riding Institute (SARI)
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 St. Michael and All Angels Church
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 St. Stephen's House of London
 St. Thomas-Elgin General Hospital
 St. Thomas-Elgin Second Stage Transitional Residence
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 Strathroy District Collegiate Institute
 Stevenson Children's Camp Foundation
 Sunshine Foundation of Canada
 Swimming Canada
 TAP Centre for Creativity (Arts Project London)
 Temple Israel (of London)
 Tetra Society of North America
 Thames Region Ecological Association
 Thames Talbot Land Trust
 Thames Valley Children's Centre
 Thames Valley Education Foundation
 The Architectural Conservancy of Ontario Inc.
 The Fraser Institute

The Local Community Food Centre
 The London Community Orchestra
 The May Court Club of London
 The Mustard Seed Society
 The N'Amerind (London) Friendship Centre Inc.
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 The Rainbow Optimist Club - Southwestern Ontario Inc.
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 Victorian Order of Nurses Oxford Branch
 Violence Against Women Services Elgin County
 VON Middlesex-Elgin Community Corporation
 Water Aid Canada
 Wellspring London & Region
 Western University
 Brain and Mind Institute
 Child and Youth Development Clinic
 Faculty of Arts & Humanities
 Faculty of Education
 Faculty of Engineering
 Faculty of Music
 McIntosh Gallery
 Schulich School of Medicine & Dentistry
 Western Athletics
 William Mercer Wilson Non-Profit Centre (London)
 YMCA of Southwestern Ontario
 Yotuni Charitable Initiative
 Youth Opportunities Unlimited





Atlohsa



Ma'Dus Family Healing Centre

Andrea Jibb, Director of Community Planning and Raymond Deleary,
Executive Director, Atlohsa Family Healing Services

SPARKING SOLUTIONS

Community Vitality Grants

Supported by the Community Fund, the Community Vitality grant program supports high-impact, innovative, collaborative initiatives that create systemic change in London and Middlesex County. In 2020 LCF granted a total of \$943,900 to three forward-thinking projects that aim to tackle some of our region's most pressing issues.

Thanks to the trust of our Community Fund donors, we're able to have a permanent source of capital ready to respond to the ever-evolving needs in our community. **Want to be part of this collective impact? Ask us how!**

Cultivating Community Leadership Towards Indigenous Housing First

Atlohsa Family Healing Services

\$370,000 over 3 years

In partnership with the City of London Homeless Prevention Team, Atlohsa Family Healing Services will provide education and training on how to adapt Housing First service models to Indigenous principles. This new community education initiative will be implemented as part of the Giwetashkad Indigenous Homelessness Plan, developed by Atlohsa and intended to function alongside the city's broader homelessness plan.

While Indigenous Peoples in London are grossly over-represented in our population experiencing homelessness, the goal of Atlohsa Family Healing Services's initiative is not just about alleviating the issue in their own community, but sharing their perspectives and knowledge with the community at large to help propel London towards a better and brighter future.



The Community Hub

Congregation of the Sisters of St. Joseph in Canada
& London Cares Homeless Response Services

\$323,900 over 2 years

The Congregation of the Sisters of St. Joseph in Canada and London Cares Homeless Response Services will collaborate on The Community Hub, a new location that will house many of the support services our most vulnerable citizens need, all under one roof. With additional partners in Regional HIV/AIDS Connection and London InterCommunity Health Centre potentially offering services out of the new location, the Hub will make navigating our city's support systems easier and safer for everyone.

The Community Hub will take a trauma-informed approach and aims to be a model for the future of service delivery, centered around collaboration between partner agencies – ensuring that everyone has the opportunity to seek and receive the help they need to thrive.



The Community Hub: Brian Lester, Executive Director, Regional HIV/AIDS Connection; Anne Armstrong, Executive Director, London Cares Homeless Response Services; Sister Margo Richie, Congressional Leader, Congregation of the Sisters of St. Joseph in Canada; Bill Payne, Coordinator, St. Joseph's Hospitality Centre



Andrew Fleet, Executive Director, Growing Chefs! Ontario

Growing Chefs! Ontario at The Grove

Growing Chefs! Ontario

\$250,000 over 3 years

Growing Chefs! Ontario will construct an additional industrial teaching kitchen and greenhouse in The Grove at Western Fair District to improve on and expand the programming of their School Food Education Project, hoping to reach an additional 3,500 participants annually. The additional kitchen will also free up space at the Growing Chefs! headquarters to continue to grow and fund its charitable operations.

Food is not just a source of health and sustenance, but a vehicle for culture, a carrier of knowledge, and a common thread that links us all together socially. Growing Chefs! is actively stewarding the next generation of cooks and consumers, pursuing a healthier, and tastier, future for everyone.



THANK YOU

Fundholder Recognition

** New funds in bold*

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 Julia Beck Trust
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 London Wheelchair Basketball Association Fund

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Malachi 3:10 Fund
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 Susan Genest Fund for End of Life Care
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 Brain Tumour Foundation Endowment Fund
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 Conservatory Canada Endowment Fund - Scholarships
 Daily Bread Endowment Fund
 Elgin Children's Foundation

Grand Theatre Endowment Fund
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Choirs Fund
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London & Middlesex Stability Fund
London Humane Society
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London Jewish Community
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London Regional Children's Museum
Founders' Fund
London Symphonia Fund

Oxford Community Foundation
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Pioneer Village Endowment Fund
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St. Paul's Cathedral Endowment
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Stratford and Perth County
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Forever Fund
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We're grateful to be guided by a group of talented and dedicated volunteers. Their knowledge, due diligence, and passion for the community help us make an impact every day. Thank you for all that you do to make our community stronger!

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Summer Bressette
Mary Ann Colihan
Luis Patricio

HOUSING ACTION COMMITTEE

John Nicholson, **Chair**
Sister Joan Atkinson
Helen Connell
Steve Dozeman
Fred Galloway
Teresa Hollingsworth
Dr. Abe Oudshoorn
Glen Pearson
Greg Playford

COVID-19 ADVISORY COUNCIL

Helen Connell, **Chair**
Donald Atkinson
John Callaghan
Karen Pischredda
Gloria Rolfe
Sheila Simpson
Catherine Urquhart
Dr. Jerry White

OUR STAFF

We believe in a community where everyone feels they belong. Fostering a sense of belonging starts with our talented and passionate staff. We believe in an environment where everyone is supported and accepted for who they are.

OFFICE OF THE CEO

Martha Powell • President & CEO
Ulyana George • Executive Administrator

FINANCE & OPERATIONS

Vijay Venkatesan • VP, Finance & Operations
Esther Toth • Manager, Finance
Cathie Antonissen • Operations Coordinator
Cathy Dunmore • Finance Administrator

PHILANTHROPY

Diana Silva • Director, Philanthropy
Angela Franceschino • Donor Relations Specialist

GRANTS

Lori Runciman • Director, Grants
Linda Turner • Grants Administrator

COMMUNICATIONS

Vanessa Dolishny • Director, Communications
Nick Walling • Communications Coordinator



Left Side (Front to Back): Martha Powell, Ulyana George, Diane Silva, Angela Franceschino, Cathy Dunmore
Right Side (Front to Back): Vanessa Dolishny, Cathie Antonissen, Nick Walling, Vijay Venkatesan, Linda Turner, Lori Runciman
(Absent: Esther Toth)

THANK YOU ADVISORS!

Thank you to all our professional advisors for thinking of LCF as a trusted partner for your client's philanthropic giving. We appreciate everything you do for our community!

We're always here to help – contact Diane Silva, Director of Philanthropy at dsilva@lcf.on.ca or visit lcf.on.ca for more information.

“We are grateful that our financial advisor connected us to LCF when we were exploring options for our family fund. LCF's low-cost administration and in-depth community knowledge are what distinguish it from other options. It gives us great joy knowing that our fund will stay in the family for generations, while supporting meaningful work in our community with LCF's guidance.”

– Donna & Bob Bourne, Bourne Family Fund



WE MAKE GIVING FLEXIBLE AND EASY, WITH CUSTOMIZED OPTIONS FOR YOU AND YOUR FAMILY. START **YOUR GIVING JOURNEY** TODAY!

The Community Fund: You leave it up to us and our grants committee to ensure the community's most pressing needs are supported.

Field of Interest Fund: On your behalf, our grants committee will target gifts to address a community issue area important to you.

Donor-Designated Fund: You select your favourite charities and we ensure they are supported, forever.

Donor-Advised Fund: Functioning like a private foundation, a donor-advised fund allows you to choose which charities to support each year.

Social Impact Fund: Provides financing to social enterprise projects and organizations that are looking to improve the community and can demonstrate a social return or value.

Registered Charity Fund: Allows registered charities to create their own endowment, building a sustainable source of funding.

Gift in Will or Other Planned Gift: A commitment that allows you to support your favourite causes even after you are gone.

London Community Foundation
Covent Garden Market
130 King Street, London, Ontario, N6A 1C5

Phone **519 . 667 . 1600** Fax **519 . 667 . 1615**
Email **info@lcf.on.ca** Website **www.lcf.on.ca**



**COMMUNITY
FOUNDATIONS
OF CANADA**
all for community