

We link your legacy to your community...forever.

2005 ANNUAL REPORT



our VISION

A healthy Niagara that promotes philanthropy

our MISSION

To realize this vision, the Niagara Community Foundation:

- builds endowments focusing on Niagara's community needs
- grants monies with integrity, sensitivity and creativity
- collaborates with the community and individuals to meet the philanthropic goals of the donors and the needs of the community
- facilitates individual gifts that will have a long term benefit for the community

guiding PRINCIPLES

We seek recognized leaders who through their skills bring leadership to the community. We nurture and build on our community's strengths and assets. We engage in practices that are open and accessible, fair and objective, flexible and timely. We form, encourage and support collaborations and partnerships. We evaluate our activities to improve our skills and knowledge and we will share key findings with others. Because our core activities are interdependent, we commit to balance our human and financial resources among them. These guiding principles are essential to our role as credible and reputable stewards of community resources.

a time FOR REFLECTION



Photo credit: Dennis Cahill

Philanthropy
should be a cardinal
cornerstone of
everyone's philosophy
of life, not only for its
own sake, but also
because it gives
tangible meaning
to one's life.

— Israel Harold "Izzy" Asper

Welcome to the fifth annual report of the Niagara Community Foundation.
My how times flies ...

At a recent meeting with one of our new volunteers, we were asked about the impact of the Foundation. We issue grants. Donors open funds. Individuals make donations. But have we made a difference in Niagara since our launch in November 2000?

Yes we have and it is reflected throughout the region. So, what have we achieved for Niagara?

In 2005, we awarded almost \$300,000 in grants to a wide range of worthy organizations and causes. Cumulatively, we have given in excess of \$1 million to support projects such as:

- Sending 450 children in financial need to attend camp in Niagara
- Providing resources and support to seniors with hearing difficulties
- Restoring creek and river shorelines in six municipalities
- Helping groups purchase equipment to deliver programs and services more effectively
- Providing training, mentoring and leadership development opportunities for volunteers and staff
- Developing curriculum for arts, literacy and social service organizations
- Funding strategic planning to ensure local agencies continue to be viable
- Helping 260 youth in financial need take part in sports activities

These are just a few examples of the difference we have made. And the financial support we continue to receive demonstrates that the community agrees with how we are investing their gifts. Last year, our funds grew by a record \$1.3 million. We received gifts ranging from \$10 to \$500,000 from more than 700 individuals, families, corporations and groups.

Our investments in the community are for the long-term. We are now working with others in support of a variety of initiatives to develop the next generation of community leaders. This type of investment will have an impact long into the future. It is vital to our region's future health and vibrancy.

We extend sincere thanks to the Foundation Board, our volunteers, our donors, our staff and the groups that make Niagara so diverse and exciting. Our success and impact is a reflection of their commitment and support.

Regards

Andrea Kriluck
President

Liz Palmieri
Executive Director

great grants **GROW FORESTS** nurture families



Niagara Regional Literacy Council

Niagara Regional Literacy Council

Five million Canadians face the problem of illiteracy. One million cannot read or write at all. In Niagara, about 88,000 people are functionally illiterate. Created in 1978, the Niagara Regional Literacy Council provides free tutoring to adults over 19 who are out of the public school system. The Council provides assessments and tutoring sessions in the learner's own community in math, spelling, writing, literacy, basic computer literacy and everyday life skills.

The Foundation awarded the Council a \$5,000 grant for its Focus on Training project. The funds will be used to revise and produce new workshop kits focusing on developing literacy skills relative to job requirements, particularly in today's technological environment. The project also includes providing volunteer tutors with workshop supplies and materials for tutor training and certification. Through this initiative the Council anticipates an increase in the number of volunteer tutors, number of students and number of tutors trained in the Workforce and Mathematics curriculum.

Niagara Restoration Council

The loss of Carolinian forest habitat and forest fragmentation are two issues confronting Niagara. These issues threaten a variety of species in the area. Reconnecting fragmented forests with wildlife corridors is an aspect of habitat restoration that has come to the forefront in the past number of years, both in Canada and across the world.

The Niagara Restoration Council, working with the Niagara Peninsula Conservation Authority and Land Care Niagara, received a \$5,000 grant for habitat reforestation. Working with more than 100 volunteers, their goal is to plant a minimum of 54,000 trees and create and/or rehabilitate a minimum of 60 acres of forest habitat.

We applaud the Council in its efforts to connect and expand not only existing wildlife habitat, but also for connecting with existing organizations in a cooperative effort of restoration throughout Niagara.





Photo courtesy of the Welland Tribune

Adolescent Family Support Services Niagara

Faced with moving three times over the last 14 years in Welland, AFSSN decided enough was enough. It needed to find a permanent home for its program of providing families, headed primarily by young single mothers, the support to move towards independence and becoming self-reliant. An opportunity to purchase and renovate the former Welland YMCA building proved to be the answer to AFSSN's facility woes.

Attending the grand opening of the renovated facility was truly an eye opener for many who had swam in the pool or worked out in the exercise room. Guests toured a bright nursery, functional classrooms, an indoor playroom (built over what was once the pool) and a brand new outdoor playground, created with the generous support of the employees of Canadian Tire Financial Services. With its grant of \$9,000 from the Foundation, AFSSN acquired new furnishings and equipment for the facility.

Friends of Fort Erie's Creeks

The Foundation realizes that local groups require assistance to improve upon programs and services. We support efforts to learn from others doing similar work, to bring in some expertise to help fine tune operations or assist with developing new sources of revenues. Our support for these types of initiatives will, in the long run, serve to strengthen the voluntary sector.

In previous years, most non-profit groups in Fort Erie relied heavily on charitable gaming revenues. Former budgets of \$100,000 were reduced to \$50,000, which resulted in a decrease or termination of services offered. The Friends of Fort Erie's Creeks is one organization faced with these cutbacks. Founded over 17 years ago, this group was started exclusively for scientific and educational purposes. More specifically, the Friends restore health and viability to Fort Erie's waterways for the benefit of people and wildlife. With a grant of \$2,000, the Friends will be developing a strategic plan helping them to pursue alternate sources of funding, recruit new members and raise their profile in the community.



GRANTS awarded in 2005

The Foundation supports three granting programs – Environment, Summer Camp and Community. Grants are also given from our donor funds.

The following is a list of organizations receiving a total of \$296,504 in grants in 2005.

GRANTS FROM DONOR DIRECTED FUNDS

Adolescent Family Support Services Niagara	\$	3,300
Alzheimer Society	\$	870
Autism Society of Ontario	\$	3,800
Brock University	\$	450
Brock University	\$	11,499
Brock University	\$	1,400
Brock University	\$	2,500
Canadian National Institute for the Blind	\$	870
CARSA - Niagara Regional Sexual Assault Centre	\$	870
Church of the Transfiguration	\$	1,065
City of St. Catharines - Club Roma	\$	20,000
City of St. Catharines - Club Roma	\$	10,000
Conservation Niagara Foundation	\$	12,500
District School Board of Niagara	\$	95
Dog Guides of Canada	\$	870
Fort Erie Conservation Club	\$	12,500
Friends of Fort Erie's Creeks	\$	6,865
Friends of Short Hills Park	\$	2,187
Greater Niagara Hospital Foundation	\$	5,000
Heart & Stroke Foundation - Niagara Region	\$	870
Heart Niagara	\$	1,500
Information Niagara	\$	5,000
Lincoln County Humane Society	\$	870
Mayholme Foundation	\$	9,337
Multiple Sclerosis Society of Canada - Niagara Chapter	\$	870
Niagara Catholic School Board	\$	95
Niagara Foundation Family & Children's Services	\$	1,350
Niagara Foundation Family & Children's Services	\$	1,360
Niagara Foundation Family & Children's Services	\$	1,000
Niagara Action for Animals	\$	870
Niagara Artists' Company	\$	130
Niagara College Foundation	\$	500
Niagara College Foundation	\$	500
Niagara College Foundation	\$	2,500
Osteoporosis Society of Canada	\$	870
Playwrights' Workshop Montreal Inc.	\$	575
Queens University	\$	500
Region of Niagara: Greater Niagara Circle Route	\$	27,233
St. Catharines General Hospital Foundation	\$	865
University of Waterloo	\$	500
Women's Place (St. Catharines & District)	\$	870
Women's Place of South Niagara	\$	5,000
Women's Place of South Niagara	\$	2,500
YMCA of Niagara	\$	3,000

GRANTS FROM NIAGARA WEST MAYORS' CHARITY GOLF TOURNAMENT

Big Brothers/Sisters - Grimsby, Lincoln, West Lincoln	\$	1,000
Foundation of Resources - Teens of W.Niag.	\$	1,000
Town of Grimsby - Recreation Services	\$	333

Town of Lincoln (in trust for Lincoln Uptown Riders)	\$	3,333
West Niagara Community Care	\$	3,333
West Niagara Second Stage Housing	\$	1,000
ENVIRONMENT GRANTS PROGRAM		
Conservation Niagara Foundation	\$	2,000
Niagara College Foundation	\$	2,000
Niagara Restoration Council	\$	5,000
OSPREY MEDIA NIAGARA PUBLISHING GROUP CHILDREN'S SUMMER CAMP FUND		
Autism Society of Ontario - Niagara Region Chapter	\$	1,000
Boys and Girls Club of Niagara	\$	1,000
Children's Discovery Centre of Niagara	\$	1,250
Community Living - Fort Erie	\$	500
Community Living Port Colborne - Wainfleet	\$	800
Community Living - St. Catharines	\$	500
Fort Erie Community YMCA	\$	500
Horse Alternative Therapeutic Services (H.A.T.S.)	\$	500
I.C.A.N.T.E.R.	\$	1,500
Niagara Child and Youth Services	\$	840
Niagara Support Services	\$	500
Niagara Symphony Association	\$	750
Ontario Society For Crippled Children (Easter Seals)	\$	500
Red Roof Retreat	\$	1,500
TASC - Therapy & Alternatives for Special Children	\$	600
Thorold Community Activities Group	\$	500
Town of Grimsby - Recreation Services	\$	500
YMCA of Niagara	\$	3,970
YMCA of Niagara (in partnership with FACS)	\$	2,000
YWCA of St. Catharines	\$	750
COMMUNITY GRANTS PROGRAM		
Adolescent Family Support Services Niagara	\$	9,000
Alzheimer Society of Niagara Region	\$	3,000
Big Brothers Big Sisters of South Niagara	\$	5,000
Canadian Hearing Society	\$	2,000
Carousel Players	\$	2,000
CARSA - Niagara Region Sexual Assault Centre	\$	10,000
City of St. Catharines Merritton Community Group	\$	3,500
Friends of Fort Erie's Creeks	\$	2,000
Grimsby Historical Society	\$	1,000
Grimsby Museum (Town of Grimsby)	\$	1,200
Hospice Niagara	\$	5,590
Lincoln Garden Club & Horticultural Society	\$	4,000
Literacy Council of Niagara West	\$	4,700
Mayholme Foundation	\$	1,650
Niagara Falls Art Gallery	\$	4,000
Niagara Regional Literacy Council	\$	5,000
Pelham Public Library	\$	3,100
Theatre Beyond Words	\$	2,750
Wellspring Niagara Cancer Support Foundation	\$	3,000
YMCA of Niagara	\$	3,000
GRANTS FROM ST. CATHARINES COMMUNITY FUND		
Community Care St Catharines & Thorold (for Jump Start Program)	\$	5,000
YMCA of Niagara (for ProKids Program)	\$	11,000

DONORS CREATING a lasting impact

It's not how much
we give but how
much love we
put into giving.

— Mother Teresa



Most of us never think about what we can do to make a difference that will last forever. We think that's only for rich people. Not true!

Our donors make gifts of all sizes to one of our more than 60 endowment funds. In fact, many of our donors tend to identify more with the charitable intent of a particular fund as opposed to the broader objectives of the Foundation. What matters to us, though, is the lasting impact of these gifts.

ENVIRONMENTAL LEGACY FOR NIAGARA

We do not inherit the Earth from our ancestors. We borrow it from our children. This ages-old belief underscores the fact that we have a significant responsibility to preserve, conserve and enhance the natural resources of our community.

With this in mind, we responded positively to the invitation in 2002 from the Council of Michigan Foundations (CMIF) to become involved in environmental granting. CMIF launched this initiative in partnership with community foundations located throughout the Great Lakes Basin. With an opportunity to receive matching funds from the CMIF, we received the initial gift of \$10,000 to our Environmental Legacy Fund from the Regional Chair's Charity Golf Tournament.

Since that time we have been fortunate to work with two additional partners – the J. W. McConnell Family Foundation and Walker Industries. McConnell provided us with a variety of resources to increase our capacity as environmental grantmakers. These resources also enabled four environmental groups to open their own endowment funds with the Foundation.

Walker Industries, through the leadership of CEO Bill Costello, encouraged its customers and suppliers to contribute to the Legacy Fund. The Walker management team came on board in the fall of 2004 and worked diligently throughout 2005 on raising donations for the Fund. As a result, many of Walker's partners opened named funds. These donors can be found in the list of named endowment funds. The success of this appeal can solely be attributed to the time, energy and commitment of the staff of Walker Industries.

All of these initiatives enabled the Environmental Legacy Fund for Niagara to grow to more than \$250,000 in just three years.



Graham Cheque Presentation

MARK GRAHAM'S LEGACY CONTINUES

Mark Graham was diagnosed with ALS, sometimes referred to as Lou Gehrig's Disease, in November 2000. However, he had been experiencing loss of motor control for two years prior. Mark worked at Canada Customs as a commodities specialist but had to stop working altogether mid 2002. While he received disability benefits, they were not sufficient to meet his medical needs, including extra attendant care, lifts, a wheelchair and voice output device. His friends and family decided to hold a benefit golf tournament to help cover these costs. The tournament has run for four years and was very successful, raising between \$25,000 and \$30,000 annually.

Sadly, Mark passed away in August 2004. However, the committee has decided that they would like to continue the event annually and, with the blessing of Mark's widow Colleen, use the proceeds to help others suffering from ALS.

In 2005, the Mark Graham Memorial Fund was created with an initial gift of \$17,500 from a portion of the tournament proceeds. The balance was used to provide support directly to organizations helping those suffering from ALS. As the capital in the Fund grows, the earnings will also be used in a similar manner. What a wonderful way to honour his memory.

DONORS CAN REMAIN ANONYMOUS

You will see many names in our list of funds and donors. However, we have a number who choose to remain anonymous. These individuals have decided either to make a single donation to an existing fund or to create a personal legacy to their community.

In 2005, one of our anonymous donors passed away. It was her wish that upon her death her fund could be publicly acknowledged. June Harper opened a fund in 2003 to support charities providing programs and services in Welland. The Raymond and June Harper Fund was the first named fund within the Welland Community Fund. Projects supported so far from this fund include furnishings for both the new Welland Public Library and the Welland facilities of Adolescent Family Support Services Niagara.

Last Christmas we received a gift from a donor who also wanted to remain anonymous. She is an active volunteer with a number of groups in Niagara, but more specifically in St. Catharines. Her approach was both specific and unrestricted. She identified two charities specifically to receive a portion of the annual distributable earnings from her fund. However, she also allocated a portion to support the work of charities serving St. Catharines. Each year, our volunteers from the St. Catharines Community Fund will recommend the best use of the proceeds.

ENDOWMENT FUNDS

continue to grow

The Foundation's endowment grew to \$3.4 million in 2005, a 62% increase over last year. The Foundation has a different face to each of our donors. We are finding that their gifts support a particular cause or fund or is given in honour of memory of an individual. Our role is to work with donors to insure that their charitable intent is achieved through their gift. Thank you to those who chose to leave their legacy to the community through the Niagara Community Foundation.

There are many ways to make a gift to the Foundation including cash, bequests, insurance policies, securities or property.

However, with increasing demands for support, it is important to take the time to determine how to make "the best gift", a gift that provides maximum benefit to the community that is within one's capacity to give.

In order to determine how to make "the best gift" consider these factors:

- Financial circumstances (i.e. financial resources and obligations)
- Personal circumstances
- Philanthropic objectives, such as:
 - Interest in a particular field of interest (i.e. arts, education, children and youth, seniors, the environment);
 - Provision of immediate or ongoing support;
 - Assurance of wise investment of your gift (regarding both investments and grants).

We strongly advise that you speak with your lawyer, accountant or estate planner to determine the best way to make a gift that maximizes your tax and estate goals. We also suggest that you speak to your family should you decide to leave a bequest.

The Foundation provides a variety of endowment fund options for donors to consider. Funds can be created during your lifetime or through your estate. Donations to create named funds can be gifted over a five-year period.

As you imagine the possibilities for leaving your legacy, read through the options available to our donors. The Foundation staff would be pleased to meet with you to help explore how best to fulfill your charitable intentions.

COMMUNITY FUND

A donation to the Community Fund gives the Foundation the greatest flexibility. The earnings on this fund enable our board of directors to respond to current community needs through the provision of grants to charities throughout Niagara. Donors interested in supporting future community needs are able to make a contribution of any size to the Community Fund. Donors can establish a named fund within our Community Fund with a \$5,000 gift.

- Alice Helene Downie Bacon Fund
- Branscombe Families Fund
- Crawford, Smith and Swallow Fund
- Elvi Vicary Fund
- George & Doris Shepherd Family Fund
- Jan and John Potts Fund
- Niagara Credit Union Fund
- *Jack & Nora Walker Fund
- Waters & Meredith Fund

DONOR DESIGNATED FUND

This type of fund gives donors the opportunity to specify, at the time the fund is established, which particular charities they

*Funds with an * were opened in 2005

ENDOWMENT FUNDS

continue to grow (cont.)

There is a wonderful mythical law of nature that the three things we crave most in life -- happiness, freedom, and peace of mind -- are always attained by giving them to someone else.

— Peyton Conway March

would like to support in perpetuity.

If unexpectedly an organization ceases to exist, we can redirect the funds to a similar cause.

The minimum donation to open a designated fund is \$10,000 per beneficiary.

- Alice Helene Downie Bacon Education Fund
- *Anonymous Donor Fund
- Audrey Shimizu Memorial Fund
- Church of the Transfiguration Education Fund
- Joan E. Marlow Memorial Fund
- Luigi and Amalia Setacci Fund
- Mayholme Foundation Fund
- Morabito Family Fund
- Stephen Souter Memorial Fund

DONOR ADVISED FUND

This fund enables donors to have ongoing participation in the selection of charities that will benefit from their gift. Donors may choose this type of fund instead of creating a family trust or private foundation. The minimum donation to open a donor advised fund is \$25,000.

- Casino Niagara Cares Fund
- *Grape & Wine Industry Education Research Fund
- Donald and Barbara Fraser Family Fund
- *Mark Graham Memorial Fund
- Morgan Funeral Home Community Fund
- Niagara Engineering Week Scholarship Fund
- Niagara Road Supervisors Fund
- *Partridge Gilliam Family Fund
- *Stewart Family Endowment Fund
- Sullivan Mahoney Endowment Fund

FIELD OF INTEREST FUNDS

These funds work much like our Community Fund, except that donors identify an area of interest that they would like to target with their support.

The minimum donation to open a field of interest fund is \$25,000. However, once established, other donors with similar interests are able to make a contribution of any size to these funds.

- Anna Angelone Endowment Fund (supports homeless youth)



ENDOWMENT FUNDS

continue to grow (cont.)

A volunteer is a person who believes that people can make a difference - and is willing to prove it.—

Author Unknown



*Funds with an * were opened in 2005

- Environmental Legacy Fund
 - *Enbridge Awaire Fund
 - *Fengate Realty Group Env. Fund
 - *Harry Deline Fund
 - *McMullan Family Fund
 - *Nelson Aggregate Environmental Fund
 - Niagara CAER Group Fund
 - *R. V. Anderson Assoc. Fund
 - *Roll Surface Technologies Inc. Fund
 - *RWDI Air Inc. Fund
 - *Samual L. Rudolph Memorial Fund
 - *Urban & Environmental Mgmt Fund
 - *W. S. Tyler Environment Fund
 - Walker Industries Earth 1st Fund
 - *Walter & Sons Excavating Env. Fund
- Niagara Children's Chorus Fund (supports youth choral projects)
- Ontario Endowment for Children and Youth in Recreation Fund
- Sunday in the Parks Fund (supports projects for advancement of women and girls)
- *Big Brothers Big Sisters Endowment Fund
- *Conservation Niagara Fund
- *Fort Erie Conservation Club Fund
- *Friend's of Fort Erie's Creeks Fund
- *Joan E. Marlow YWCA Endowment Fund
- Niagara on the Lake Library – Michael Dietsch Family Fund
- *Niagara Falls Big Brothers Big Sisters Bursary Fund
- *Niagara Falls Humane Society Shelter Enhancement Fund
- Niagara Survivor Services Fund

CHARITABLE ENDOWMENT FUNDS

These funds are created and administered by the Foundation on behalf of registered charities. This allows the organization freedom from investment responsibility and gives donors the confidence of knowing that a permanent foundation is in place to professionally administer the charity's endowment. Once established, the charity can encourage its donors to contribute to its endowment fund. A donation of \$10,000 opens this fund.

LOCAL COMMUNITY FUNDS OR AFFILIATES

These funds support the work of charities operating within a particular Niagara municipality and operate much like our Community Fund identified earlier. The minimum donation to open this type of fund is \$25,000 and once opened, named funds can be created with gifts of \$5,000.

Niagara West Community Fund

- Matt Zimmerman Memorial Fund

St. Catharines Community Fund

- *Caplan Family Anniversary Legacy Fund
- Durward Jones Barkwell & Company LLP Fund
- Investing in St. Catharines Youth Fund
- Whyte Family Endowment Fund

Welland Community Fund

- Raymond & June Harper Fund

VOLUNTEERS

are key to our success

We are blessed with help from many volunteers across Niagara, whether as grant assessors, policy advisors, event organizers and presenters or those who lend a hand when asked. Their knowledge, expertise and generosity of spirit have contributed to our achievements. There is a list of all our volunteers elsewhere in the annual report. Take a few minutes to read over the list and if you recognize a name, please congratulate them next time you see them. We would not be where we are today without the collective energy of this fine group of people. Here's a profile of some who have been with us since the beginning or who have come on board in 2005.



TED PALMER

Many of you know Ted as the CEO of the Business Education Council of Niagara. We recruited him to be a member of our inaugural Granting Committee back in 2001 and he has stayed with us ever since. Ted's knowledge of the community, his easy-going manner, the thoroughness with which he assesses each application (whether it's a request for \$500 or \$5,000) and his positive approach to life, make him a joy to work with.



WENDY RITTENHOUSE

Wendy was recruited last year to join the Niagara West Fund Development Team. This group has helped to raise the profile, as well as funds, for the new Niagara West Community Fund. Wendy was remarkable in that she volunteered in September to chair a committee for the inaugural Edwardian Holiday Celebration that successfully took place early in December. This was an amazing accomplishment in such a short period of time for someone new to volunteering. Kudos to Wendy and her team.



PORT COLBORNE COMMUNITY FUND TEAM

Rosanna Millar, Chris Wilson, Claudia Walker, Rosanne Marsh, and Gail Todd came together in the spring of 2005 offering to help create an endowment fund to benefit their community. It's so refreshing to work with a new group of zealous volunteers who quickly grasped the long-term benefits of this initiative. They've spoken to community groups, city council and business leaders with passion, consideration and respect. We wish them continued success in 2006. Missing from the photo is Gail Todd.

Photo courtesy of
the Welland Tribune

summarized FINANCIAL INFORMATION



For Years Ended December 31, 2005 and 2004

BALANCE SHEET

	2005	2004
Assets		
Cash	145,908	234,455
Temporary investments	337,919	216,702
Accounts receivable	13,363	19,414
Prepaid expenses	15,773	28,162
Investments	3,364,030	2,082,316
Fixed assets-note 2	3,760	4,554
TOTAL ASSETS	3,880,753	2,585,603
Liabilities and Fund Balances		
Liabilities		
Accounts payable and accrued liabilities	17,384	17,179
Deferred revenue	130,388	167,290
TOTAL LIABILITIES	147,772	184,469
Fund Balances		
Operating fund	67,373	63,036
Endowment fund	3,665,608	2,338,098
TOTAL FUND BALANCES	3,732,981	2,401,134
TOTAL LIABILITIES AND FUND BALANCES	3,880,753	2,585,603

Every institution exists only in the mind. Each is a manifestation of a very old, very basic idea -- the idea of community. They can be no more or less than the sum of the beliefs of the people drawn to them; of their character, judgments, acts, and efforts.

— Dee Hock, founder of VISA

The summarized financial information presented here was extracted from the audited financial statements of the Niagara Community Foundation. The firm of Crawford, Smith and Swallow Chartered Accountants LLP performed the audit and issued an auditor's report on the financial statements. Complete audited financial statements, with accompanying notes, are available from the Foundation upon request.

Notes to the Financial Statements

Organization – Niagara Community Foundation was incorporated without share capital in April, 2000 as a non-profit corporation under the laws of Canada. The Foundation is a public foundation registered under the Income Tax Act (Canada) and, as such, is exempt from income taxes and able to issue donation receipts for income tax purposes. Niagara Community Foundation services the Niagara Peninsula by building permanently endowed charitable funds for the changing needs and opportunities in the community.

STATEMENT OF REVENUE, EXPENSES AND FUND BALANCES

Revenue	Operating Fund	Endowment Fund	2005	2004
Donations	37,371	1,163,490	1,200,861	582,175
Restricted donations		203,838	203,838	558,619
Investment income	36,862	294,023	330,885	213,489
Special events and sundry	51,404		51,404	40,483
Trillium grant	10,600		10,600	6,795
Other grants	6,018		6,018	14,606
TOTAL REVENUE	142,255	1,661,351	1,803,606	1,416,167
Expenses				
Advertising and promotion	8,491		8,491	4,824
Depreciation	1,172		1,172	1,373
Grants		296,504	296,504	596,756
Investment counsel fees		33,729	33,729	21,605
Office and administration	37,635	3,608	41,243	38,846
Salaries and benefits	83,595		83,595	72,276
Special events and projects	7,025		7,025	20,200
TOTAL EXPENSES	137,918	333,841	471,759	755,880
Excess of Revenue over Expenses for the Year	4,337	1,327,510	1,331,847	660,287
Fund Balance, Beginning of Year	63,036	2,338,098	2,401,134	1,740,847
Transfers				
FUND BALANCE, END OF YEAR	67,373	3,665,608	3,732,981	2,401,134

Significant Accounting Policies

The financial statements have, in management's opinion, been properly prepared within reasonable limits of materiality and within the framework of the accounting policies summarized below:

Fund Accounting – The operating fund reports resources available for the foundation's general operating activities including fixed assets. The endowment fund reports resources that are required to be maintained by the foundation on a permanent basis.

Investments – Investments are recorded at year-end market values.

2005 Donors

Thank you to the following donors for their gifts to the Foundation or to a fund created in memory of a loved one. Every effort has been made to ensure accuracy in the list. However, if your name has been omitted, misspelled or incorrectly placed, please accept our apology and let us know.

Abitibi-Consolidated Thorold Foundation	S.T. Bonadie	John & Bev Carter	Tom Davey
Martha Abra	Thelma Wright Bonnie Barneau	Caters Hardy Design Studio	Bill Versluis & Peggy Davidson
Alderson and Company	Michael Bonomi	Antonio Celestini	Janet Davison
Communications and Design Inc.	John & Wendy Bosela	Central Fabricating & Welding	Cort Day
Eileen Alexander	Daniel Boudin	Centre for Community Leadership	Cort Day
Algoma Central Corporation	Barbara & Geoff Bowen	Joyce Chabot	Pauline Deguire
Alice Redman Gooch Estate	Julie Bowen	Helen Chalcraft	James & Kim Delamere
Michael & Karla Allen	Sam Bowie	Karen & Terry Chambers	Rachel Delaney
Dean W. Allison	Wendy Bowle-Evans	Paul & Susan Chapman	Deloitte & Touche LLP
Aloha Customs Brokers	Jim Bradley	Chapter 2 Blasting	Chonee Dennis
Edna Anderson	Norm Bradshaw	Chateau Des Charmes	Bonnie DeSouza
Philip & Margaret Andrewes	Linda Bramble	Alexander Chop	Jimmy & Jackie DiBellonia
Dorian & Christopher Andrewes	Ann-Louise Branscombe	CIBC	Matthew & Sylvana DiBellonia
Anna Angelone	Branscombe Family Foundation	Vic Cicci	Tish DiBellonia
Angels Gate Winery Limited	Brian Cullen Motors Ltd.	Cirrus Management	David & Phyllis DiCenzo
David & Susan	Anita Broccolo	Contracting Limited	Jodi Dickinson
Angus & Ridley A. Doolittle	Brock University	City of Port Colborne	Frank & Barbara DiCosimo
Anonymous	Brock University - CCOVI	Recreation & Community Services	Robert Dimand
David & Danielle Ar buckle	Michael & Christina Brook	Department City of St Catharines	Allan Ditor
Thomas Arkell	Craig Brown	Agnes Clark	Div. of American Color Graphics Inc.
Artell Developments Limited	Ray & Wilma Brown	Howard & Alice Clausen	Kelly Ann Doan
Associated Engineering (ONT.) Ltd.	Cornelius Bruin	Michael & Katia Coholan	Jeremy Doan
Kenneth & Joanne Atkinson	Budd Developments Inc.	Colio Estate Wines	Dorothy Doolittle
Dickran & Arlene Atoragalian	Walter Bujalski	Karlene Collier	Alicia Dorn
Rosemary Auld	Michael & Marsha Bukata	Mike Collins	Janet Dorozynski
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THANK YOU!



Give, give, give -- what
is the point of having
experience, knowledge
or talent if I don't give
it away? Of having
stories if I don't tell
them to others?
Of having wealth if
I don't share it?
It is in giving that
I connect with others,
with the world and
with the divine.

— Isabel Allende

The contribution of time and talents of our volunteers, donors and staff is the 'intangible wealth' of the Foundation.

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