

FUNDY COMMUNITY FOUNDATION

Taking Flight

Community Report 2014



Message from the Board of Directors

We often say that the mission of Fundy Community Foundation is to improve the quality of life in our region, by developing endowment funds, making responsible grants and fostering community leadership. The Board of Directors is very pleased to report important progress on all three of those goals in 2014.

The endowment funds grew substantially, due to the dedicated work and generosity of our regular donors, as well as to successful special projects. For example, we completed the two year challenge issued by the J.T. Clark Family Foundation Inc., which then matched the community funds raised from the Board and its volunteers. On a sad note, we learned of the death of Nancy Fisher. She was a long-time friend of the Foundation, and very generously bequeathed a substantial legacy that has now been endowed with the Foundation. The result of all this hard work and generosity is that the endowments and other funds managed by the Foundation are now over six million dollars.

Another highlight of the year was the Smart and Caring Luncheon that the Foundation held to raise awareness about the benefits of philanthropy in our community. Unfortunately, the keynote speaker was not able to be with us, but the Governor General did send us his message electronically. It was a strong statement to the strength of our community that, even though many knew the Governor General was not able to attend, over 250 still came out to support the Foundation. We also very much appreciated the testimony given by John Castell, who outlined how he has witnessed the impact of the Foundation in our region.

The Fundy Community Foundation continued to demonstrate leadership through its support of the Atlantic Initiative of the Canadian Environmental Grantmakers' Network. This project addressed concerns about the low levels of environmental philanthropy in Atlantic Canada, and the Foundation intends to use the results of the study to develop its environmental fund over the next few years.

Phoebe Anne Magee, who has given so much to the Fundy Community Foundation since the very beginning, was honoured with the Governor General's Caring Canadian Award in 2014. This award recognizes individuals who volunteer their time to help others and to build a smarter and more caring nation. In more recent times, Phoebe has been a mentor and role model for many community oriented people in the area, and we are very proud that she has received this honour.

This will be the last report I write on behalf of the Board, and I want to take this opportunity to thank all those who have made working with the Foundation so enjoyable. First of all, thanks to our Executive Director, Sandy Thurber, whose dedication to the Foundation inspires all the volunteers. Then I'd like to express my appreciation to the directors and other volunteers, who get the work done at meetings and manage to have fun doing it. Finally, I want to thank our donors. These are all people who really care about the community they live in, and are willing to express their philanthropy in a concrete and lasting way.

Lance S. Howard
Chair

Cover: Gabriel "Gabe" Blanchard, William Little, Sidney Smith
St. Andrews Community Youth Activity Centre Skate Park Upgrade



Sidney Maclvor (Bachelor of Science, Nursing) proud recipient of the Anita Sherman Robertson Memorial Bursary

Highlights of 2014

- New Endowment Funds Established
 - Nancy Ann Harper Fisher Community Fund
 - Margaret Raymonde Peterson Memorial Fund
- Total Donations: \$1,361,024
- Total Grants Paid and Disbursements: \$120,186
- Partnered with CEGN's Atlantic Initiative
- Hosted "Smart & Caring Luncheon"
- J.T. Clark Family Foundation Inc. matching funds from FCF Directors and volunteers.
- Grantwriting Workshop in St. George
- Transitioned to the new Not For Profit Corporations Act

Imagine an Endowment Fund With Your Name On It...

Did you ever think about making a gift to your community? Something that would last forever, something that would be meaningful to you?

Fundy Community Foundation (FCF) can help you realize that dream. Whether you want to set up a scholarship fund, or support a cause or even a specific charity that matters to you, FCF can help you build a fund that will meet your charitable needs.

Your gift will be pooled with our other assets and you rest easy knowing your gift will be invested professionally over time. The capital will be held permanently over the long term while earnings from your fund are used to make grants addressing community needs and opportunities.

You can be as involved as you want to be in directing the grant from your fund. Flexibility is the key. Each of our endowment funds is tailor-made to meet the interests of our donors.

FCF has a policy that anyone can establish a named Community Fund within the pool of community funds with a gift of \$5,000. This can be given all at once, or pledged over a period of up to five years.

How Would You Like to Give Back to Your Community?

The Leadership of Fundy Community Foundation

Fundy Community Foundation is governed by a volunteer Board of Directors. Our Board of Directors govern, steward and grow a pool of endowment funds and other funds, make responsible grants and foster community leadership. They are committed and caring volunteers who work together to improve the quality of life for Charlotte County, NB. Our staff is dedicated to Fundy Community Foundation's mission and the Executive Director serves on all committees as a non-voting member.



FCF Board of Directors - AGM 2014

Board of Directors

Lance Howard, Chair
Sharon McGladdery, Vice Chair
David Ames, Treasurer
Fraser Walsh, Secretary
Leigh Beaton
Joni Donahue
Alan Dunfield
Chris Frantsi
Greg Pidduck
Rudy Tucker

Advisors

John Clark
Phoebe Anne Magee
Mary Wobma
George W. (Skip) Wolf III

Staff

Sandy Thurber, Executive Director
Angie Reid, Administrative Assistant

Executive Committee

Lance Howard, Chair
Sharon McGladdery, Vice Chair
David Ames, Treasurer
Fraser Walsh, Secretary

Grants and Program Development Committee

Chris Frantsi, Chair
David Ames
Leigh Beaton
Joni Donahue
Sharon McGladdery
Rudy Tucker
Fraser Walsh

Investment and Finance Committee

Fraser Walsh, Chair
David Ames
Chris Frantsi
Michael Bardsley, community volunteer
John Clark, community volunteer

Marketing and Promotions Committee

Sharon McGladdery, Chair
Alan Dunfield
Susan Stanley (volunteer)

Donor Development Committee

Lance Howard, Chair
John Clark, community volunteer
Phoebe Anne Magee, community volunteer

Board Recruitment Committee

Jason Rideout, St. Stephen
Robert Moses, Grand Manan
John Castell, St. Andrews
Robert Lee, St. George
Mary Wobma, Board Representative
George W. Wolf III, L'Etete, Board Representative

Youth in Philanthropy Advisory Committee

Sara Grace Urdang
Gabrielle Bartlett-Vaillancourt
Andrew Smith
Alan Dunfield, Adult Advisor

Fundy Community Foundation relies on the generous support of its community partners in delivering its programs and services to the many non-profit groups and organizations that serve Charlotte County. We thank the following community partners for their investment in the long-term sustainability of Fundy Community Foundation:

John R.W. and Ann Disher
Fidelity Charitable Gift Fund
Fundy Bay Real Estate
Diane Ganong
Timothy Jarvis

John Littleford
The Christofor Foundation
Village of Blacks Harbour
Village of Grand Manan

FCF is also pleased to have had the in-kind support from the following entities and individuals:

Community Foundations of Canada
Doherty and Associates
Sharon McGladdery
N.B. Liquor Corporation
St. Andrews Biological Station

St. Croix Printing and Publishing
St. Stephen Middle School
St. Stephen Middle School – Bobcat TV
Anne Mackeen
Phoebe Anne Magee

Acknowledgements

Thank you to all the supporters of our Smart & Caring Luncheon. You are too many to name. The funds raised helped keep the event affordable to ensure as many people as possible would hear the Governor General's message..



Fundy Community Foundation Endowment Funds

The foundation has several different types of endowment funds, all established according to the specific wishes of our donors. The total market value of all endowment funds as at December 31, 2014 is **\$5,623,052.**

THE COMMUNITY FUND: The Community Fund, and named funds within it, fuel our community grantmaking program. The flexibility of a gift to The Community Fund enables the foundation's local grants committee to respond to Charlotte County's most pressing needs, today and forever.

Brian Eric Magee Memorial Fund
Halina Milewski Memorial Fund
Marion White Eiseman Memorial Fund
The Redmond Trust Fund
The Flemer Fund
The Norma and James Davies Fund
The Richard and Margaret Saunders Family Fund
The Arthur B. MacLeod Memorial Fund
The Beaverbrook Canadian Foundation Fund
The Richmond and Mabel Steeves Memorial Fund
The Nora Magee Breese Fund
The J.T. Clark Family Foundation Inc. Fund
The Cuthbertson-Rainer Family Fund
The Kane Family Fund
The Bryce Family Fund
The Barbara and Bill Stanley Fund
Dr. George and Kay Dashner Fund
John Anderson Fund
Smart & Caring Community Fund
Margaret Raymonde Peterson Memorial Fund
Nancy Ann Harper Fisher Community Fund
The Community Fund



Connor Reid, SSMS student
We've Been Framed project

DESIGNATED FUNDS: Our designated funds provide grants to specific organizations as directed by donors for a broad spectrum of causes.

Ross Memorial Library Fund
 The Mr. And Mrs. Delmar Leighton Fund
 The Mary S. Williamson Fund
 The Helen Strait Remer Fund
 The Marjorie Emerson Memorial Fund
 The Walter and Kitty Williamson Book Fund
The Hatheway & Annie Fountain Family Memorial Fund
The Dorothy and Kenneth Langmaid Animal Welfare Fund
Roots of Empathy Fund
Wall-Bain Charlotte County Museum Fund
Frank and Eleanor Stymest Fund
Karen Dorothy Foulkes Environmental Fund
The J.T. Clark Family Foundation Inc. Fund for Dragonfly
Ste-Croix 2004 Community Fund



Eastern Charlotte Waterways
CWLA Clean Water Initiative

SCHOLARSHIP FUNDS: Scholarship and Bursary Funds invest in the future of Charlotte County by providing scholarship and bursary awards to deserving students who fit the criteria as determined by our donors.

St. George Rotary Scholarship Fund
Anita Sherman Robertson Bursary Fund
Ivan Green Scholarship Fund
Student Alumni Fund (NBCC - St. Andrews)
The Folsom-MacMorran Fund
The Kelly Ann Ingalls Memorial Scholarship Fund
The Richard J. Ford Memorial Scholarship Fund
The St. Stephen Alumni Association Scholarship Fund
Lloyd McKenzie Scholarship Fund
The Eastern Charlotte Scholarship Fund
Dawn Watkin Memorial Scholarship Fund
The H.W. Welch Family Scholarship Fund
The Jean E. Brown Memorial Scholarship Fund
The Dorothy and Kenneth Langmaid Scholarship Fund
Lawrence Station Regional School Alumni Scholarship Fund
Lafe Locke Aspiring Writers Scholarship Fund
The Dorothy and Kenneth Langmaid Forest Soils
and Tree Growth Scholarship Fund
N.B. Teachers' Association Branch 1023 Scholarship Fund
Milltown High School Legacy Scholarship Fund
Natalie St. Onge Memorial Scholarship Fund
Kate and Clifford Stanley Scholarship Fund
St. Andrews Men's Club Scholarship Fund
St. Andrews Lion's Club Bursary Fund
Charlton Family Fund
D.K. McGeachy Memorial Bursary Fund
Andrew Bartlett Memorial Scholarship Fund
D. Anne and John S. Mackeen Bursary Fund



Dan Kilham, recipient of the Dorothy and Kenneth Langmaid Forest Soils and Tree Growth Scholarship, pursues his PhD degree in Forestry at UNB

DONOR-ADVISED FUNDS: Grants from Donor-Advised Funds are made with advice from our donors who recommend projects they would like to see funded each year.

The Quoddy Quilters Fund
The St. George Community Fund
The Haun Family Fund
The Carter Family Fund
Wayne Barrett Memorial Youth Hockey Fund
SJDA Dream Fund
Youth Endowment Fund

FIELD OF INTEREST FUNDS: Grants from our Field of Interest Funds are disbursed within a field of interest designated by the donor.

The George and Karen Wolf Fund (field of interest – education)
Charlotte County Sports for Kids Fund (field of interest – youth participation in sport), including the Bob Flewelling Sports for Kids Fund
Environmental Legacy Fund (field of interest – environmental projects)

SUSTAINABILITY FUNDS: Sustainability Funds help Fundy Community Foundation to offset the cost of delivering service and support to the many non-profit organizations doing good work in Charlotte County.

Stolt Sea Farm
Skretting Fund
Director's Fund

Blair and Mary Gordon Family Fund
The Max and Willi Wolfe Memorial Fund

Our Endowment Fund Donors 2014

Donors are the lifeblood of the Fundy Community Foundation. Our endowment funds grow through the generosity of people who give. We are very grateful to the following individuals and businesses that gave to our endowment funds during the year.

Anonymous	Dino Gatto	Kim and Brenda Moffitt
Carol Adamowicz	Paula Gault	Wilma Montgomery
Nancy Aitken	Geoff Giffin	Bonnie H. Morse
Hugh Akagi	Judith A. Glennie	Trudy Morse
Eric and Berneta Allaby	Chris and Claire Gordon	Derek O'Brien
R. Michael Bardsley	Eric and Ellen Gozna	Marilyn O'Connor
Cindy Bartlett	Diania Green	George Owen
Bruce Bartlett	Maxine D. Green	David and Yvonne Park
Elvira Berzins	Winston and Melva Greene	Peter Perley
Charlene and James Betts	Wesley and Mabel Groom	Verna M. Peterson
Holly Burrige	David Hall	Richard H. Peterson
Christine Cameron	Keay Halstead	Marion E. Pomeroy
Jean and Robert Carney	Alex Hanke	Lesla Pomeroy and Shawn
Wayne and Shirley Carroll	Christine Hartley	Robinson
Muriel Carrothers	Katsuji Haya	Patricia Pratt
Blythe D. Chang	Lance and Francie Howard	Angie Reid
Robert F. Charlton	Ray and Betty Ingalls	Ethel Rose
Marlene Chase	Jeanne M. Ingalls	Carl and Judith Sapers
Francis G. Clarke	Katie Irwin	Richard and Margaret Saunders
Audrey Cline	Ruth Kirk	Isabella Smythe
Sally Cogswell	Vida Kitchen	Marjorie Spacek
Calvin Craig	Margaret Knorr	Robert Staynor
Vance Craig	Colleen and Gary Knudson	Helen Stephenson
Basil Cruikshank	Brian Kohler	Jean Stinson
Andrew Daggett	Dale and Rita Lively	Bev and Ted Tedford
Heather Dalling	David Lord	Sandy Thurber
Donald Dennison	Lorne P. MacFarlane	Rudy and Irene Tucker
Mary Dowling	Anne Mackeen	Norma Van Devander
Alan Dunfield	Carol MacLean	Michael Vasko
Phillip and Laurida Ells	Steve MacLeod	Kenneth and Brenda Waiwood
Doris Ells	Phoebe Anne Magee	Fraser Walsh
Bryan Hugh Ferguson	A. John Mansfield	Josephine Webb
Allan Fiander	Donald Manuel	Clinton Webb
Jean Flewelling	Jennifer Martin	Dr. Julia Wildish
Chandra Flewelling	Brian McCarthy	David and Ann Wildish
Kathleen Ford	C.H. McFee	John Williamson
Richard and Claire Foster	Sharon McGladdery	Michael E. Wilson
Ellen Foulkes	Hugh McKnight	George and Karen Wolf
Chris Frantsi	Margaret McLeod	Mary Womba
James Garnet	Hon. Michael Meighen	Stephen and Marlene Zwicker

Corporations & Other Organizations

Andrew Bartlett Memorial Golf	Fishermen's Friend Choir
Bat for Bob	Kiwanis Club of St. Andrews
Biological Station Staff Assoc.	SJDA student council
Cummings Prop. Inc.	St. Michaels Catholic Church

Foundations

JT Clark Family Foundation Inc.
Strategic Charitable Giving Foundation

The Foundation has been named the beneficiary of several estates.

A Smart & Caring Community

William Little and Gabriel (Gabe) Blanchard are proud to accept a Community Grant for SYAC Skate Park Upgrade Project from FCF Chair, Lance Howard and Director, Chris Frantsi. A project led by youth and adults to provide an updated Skate Park that will address a gap by giving youth age 8 to 16 an activity that allows them to express themselves while staying physically active.

Bequests

Estate of Nancy Ann Harper Fisher
Donald G. Robertson Rev Trust



William Little and Gabriel Blanchard of the SYAC Skate Park Upgrade Project accept a Community Grant.

In Memory...The following individuals were memorialized with gifts to the FCF:

Sandy Anderson
Michael Bambrick
Andrew Bartlett
Della Boynton
Stephen Brooks
Betty Bryce
Donald Burton
Mildred Cahill
Lilian Caughey
Carlotta Cummings
Molly Doon
Georgianne Flaherty
Karen Foulkes

Ivan Green
Elizabeth Robinson Green
Elizabeth and Ivan Green
Thelma Griffin
Stan Hart
Mary Ingalls
Isabel Irwin
Joan Jones
Helen Langley
Kirk Lord
Alberta Lourie
Arnold MacLeod
Peter Monaghan

Sheldon Monro
Danielle Park
Margaret Raymonde Peterson
Richard Roy
Harry Sampson
Annette Saunders
W.B. (Bev) Scott
Reginald Sharkey
Wade Simmonds
Dr. Tom Taylor
David Tencer
Dorothy Tucker
Myrtle Watts

In Honour... The following individuals were honoured with gifts to FCF:

William Downe
Phoebe Anne Magee

Denise Marshall
Carmelita O'Hagan on her 100th birthday

Our Flow-Through Fund Donors 2014

Flow-through donations are non-endowed funds whereby the funds are received by the foundation and then provided to a charitable organization on behalf of the donors.

The following donors generously provided flow through funds to support a charity or cause that matters to them:

Cindy Bartlett
Robert Charlton
Kathleen Ford

Leonard and Debra Ingalls
Milltown Reun. 2013
Roger and Veronica St. Onge

A Smart & Caring Future Starts Here

Swallowtail Lighthouse is a beloved icon for Grand Manan and is recognized as one of the most photogenic lighthouses in New Brunswick.

A Community Grant to Swallowtail Keepers Society Inc. helped to install two elements of an overall design scheme at the Swallow Tail lighthouse property on Grand Manan Island, a set of stairs and a commemorative deck. This is just one phase of a much larger project that has seen the restoration of the lighthouse and accompanying buildings and grounds.



Building the commemorative deck at Swallow Tail

Our Community Fund Grants Transform Community: A total of \$20,838 was awarded to the following community projects from the pool of Community Funds:

1. **Expansion of Computer and Scanning Capabilities** - Charlotte County Archives Inc.: This project allows the Archives to better serve the public by allowing visitors to access various databases using newer equipment. \$1056
2. **Remembering Grand Manan Lightkeeping Traditions** - Swallowtail Keepers Society Inc: This project involves building a display area and setting up displays in the Swallowtail Lightkeepers Station, one of the few remaining intact Light Keeping Stations in Canada. \$2000
3. **CYAC Skate Park Upgrade** - Town of Saint Andrews, Saint Andrews Community Youth Activity Centre (CYAC): This project supports a youth-led fundraiser to purchase and install new skateboard park equipment and refurbish existing equipment. \$1000
4. **Clean Water Initiative** - Eastern Charlotte Waterways Inc. in partnership with Chamcook Watershed Landowners' Association (CWLA): This project is implemented by volunteers who monitor the flow and nutrient characteristics of the Chamcook Watershed, in particular how they relate to cyanobacteria blooms. The project supports specialized sampling equipment and materials. \$650
5. **Breakfast and Lunch Program** - St. Stephen Middle School: This program has been ongoing for 9 years and is designed to feed students who are in need of a breakfast and/or lunch to ensure they have a positive learning day. \$1000
6. **Access for All Program** - St. Stephen Middle School: This program has been in operation for 17 years and ensures all students have access to programs and opportunities regardless of ability to pay. Support includes trips, sports clubs and educational materials. \$660



Charlotte County Archives Project

7. **We've Been Framed** - St. Stephen Middle School: Students produce frames helping their art to be displayed throughout the school and community. \$700
8. **Museum Gift Shop Renovation and Upgrade** - Grand Manan Museum: This project involves renovating and upgrading the Museum Gift Shop to support improved product sales as well as more opportunities for sales of local artisanal products. \$1400
9. **Student Bursaries & Internships for Charlotte County Youth** - St. Andrews Arts Council, Inc. The Arts Council provides tuition assistance to needy Charlotte County youth 4–18 years to participate in Summer School for the Performing Arts courses and workshops. \$600
10. **New Festival Initiative** - New Brunswick Federation of Music Festivals Inc.: This program provided assistance to communities throughout Charlotte County wishing to start local music festivals. \$1900
11. **Ecosystem Investigation located at Todd's Point** - St. Croix Estuary Project Inc. (SCEP): This project is designed to bring children and families closer to an appreciation of nature and motivate stewardship awareness and behaviour for the conservation of nature. \$1500
12. **Exterior Painting Project** – Moores Mills United Church in partnership with Moores Mills Community Club: This project completed improvements to the Moores Mills Community Club Hall which is a central meeting place for the residents of the region. \$1000
13. **2nd Annual Fog Fest** - Rural Community of Campobello: A group of volunteers is working to make the Fog Fest an annual, well attended festival to celebrate the rich heritage and culture of Campobello. \$1000
15. **Summer Art & Nature Outreach for Youth** - Sunbury Shores Arts and Nature Centre Inc.: The Outreach for Youth program brings art and nature programs to youth aged 7-12 in their community at Fundy High School and Milltown Elementary School. \$1500
16. **Growing Environmental Philanthropy in Atlantic Canada** - Canadian Environmental Grantmakers' Network: This project developed a report on the obstacles and opportunities for increased environmental philanthropy in the Atlantic region. "Building a Sustainable Future for Atlantic Canada: The Role of Philanthropy" workshop was held on October 20th in Halifax with local and national funders in attendance. \$1000
17. **Finalising Renovations of Existing Facility** - Sunbury Shores Arts and Nature Centre Inc.: This project supported the building renovation project to bring much-needed upgrades and repairs and made the building more efficient and safe. \$1000
18. **Traveling Touch Tank** - Huntsman Marine Science Centre: This project provided a live, hands-on educational and fun experience to youth and community with the goal of sharing the importance of our oceans and knowledge of the marine environment. \$1472.



St. Stephen High School - Aspiring Painters Project - Anniversary Grant

Smart & Caring Communities

...Join me in imagining our country as it could be...a smart and caring nation, where all Canadians can succeed, contribute, and develop their talents to their fullest potential.

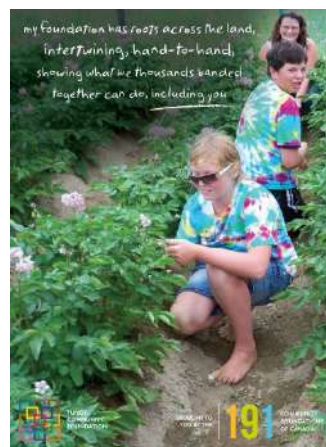
Governor General of Canada, David Johnston



Matt Abbott, Fundy Bay Keeper Project, received a Grant to remove debris from local beaches.

Fundy Community Foundation made grants totaling \$99,348 beyond Community Grants. Grants from multiple funds to a single organization appear as one lump sum.

Acadia University	1,700.00	Minister of Finance NBCC Mirimachi	1,100.00
Angolphone South School District	1,225.00	Minister of Finance NBCC Moncton	250.00
Boys and Girls Club of Charlotte County	400.00	Mount Allison University	1,100.00
C.C.S.P.C.A. Inc.	13,200.0	NB College of Craft and Design	1,000.00
Charlotte County Group Homes Inc.	1,125.00	Ross Memorial Library	3,870.00
Charlotte County Museum Inc.	1,216.00	Saint John Shelter Ltd.	4,400.00
Dalhousie University	1,000.00	St. Andrews Civic Trust Inc.	200.00
Dragonfly Centre for Autism	570.00	St. Francis Xavier University	6,000.00
Dragonfly Centre for Autism Inc.	1,000.00	St. Thomas University	3,200.00
Fairhaven United Baptist Church	325.00	The New Brunswick SPCA	13,000.0
Fredericton SPCA Inc.	13,000.0	Town of St. Andrews	685.00
Huntsman Marine Science Centre Inc.	300.00	Town of St. George	627.00
Leonardville Church of Christ	325.00	Town of St. Stephen	350.00
Lords Cove Church of Christ	3,150.00	University of New Brunswick	15,630.0
Minister of Finance - NBCC Saint John	2,600.00	University of Prince Edward Island	1,300.00
Minister of Finance NBCC - St. Andrews	5,000.00	Western University	500.00



New Funds Established in 2014

The following new endowment funds were established:

Nancy Ann Harper Fisher Community Fund, established through a bequest from the late Nancy Ann Harper Fisher, will support charitable activities that improve the quality of life for Charlotte County. This fund will allow the community foundation to respond to emerging needs and opportunities to strengthen community.

“NANCY ANN HARPER FISHER who died April 3rd, 2014 left a sizeable bequest in her will to the Fundy Community Foundation. She was a resident of Saint John, New River Beach and New Smyrna Beach, Florida.

A graduate of Saint John High School and Syracuse University, Nancy worked over the years in the Health Departments of New Brunswick, British Columbia and Nova Scotia. During the 1980’s she established her private consultancy on health information systems and operated it until eventual retirement.

A “going concern”, popular and outgoing, Nancy volunteered in a number of charitable organizations. She played high-level competition bridge as well as golf and tennis. She was a devoted gardener, as evidenced at New River Beach. Naturally, she enjoyed a wide and diverse circle of friends.



Nancy Ann Harper Fisher

Nancy cared deeply, and was especially concerned for the underprivileged children of New Brunswick, a fact that highlights her generous legacy.” Phoebe Anne Magee, on behalf of Fundy Community Foundation

Margaret Raymonde Peterson Memorial Fund, Born in Gatehouse of Fleet, Scotland, Margaret “Ray” Peterson moved to Canada with her parents in 1946. Ray grew up in Quyon, Quebec and attended Carleton University in Ottawa, Ontario where she received her Master’s Degree in Biology. In 1991 she gained a Certificate in Voluntary and Non-Profit Sector Management from the University of New Brunswick and the Canadian Centre for Philanthropy. Later in life she attended U.N.B. where she went on to achieve her Law Degree. Ray, a very caring person, was an icon in the community of St. Andrews, and all of Charlotte County for her service to her community - serving on the boards of several charities including the Board of Fundy Community Foundation and as President of the community foundation. This community fund, established by her husband, Richard Peterson will honour her great love of the area and its people.



Margaret Raymonde Peterson

Excerpts From Audited Financial Statements 2014

The following is an excerpt from Audited Financial Statements by Archambault, Neathway & Rideout: Full copies of audited financial statements are available upon request.

Statement of Financial Position
As at December 31, 2014

	December 31 2014	December 31 2013
Assets		
Current Assets		
Cash	15,608	247
Investments (notes 5 and 7)	6,041,791	4,591,926
Accounts receivable	-	307
HST recoverable	2,387	2,128
Prepaid expenses	1,050	1,007
	<hr/> 6,060,836 <hr/>	<hr/> 4,595,615 <hr/>
Liabilities		
Current Liabilities		
Accounts payable and accrued liabilities	4,500	4,749
Funds held on behalf of others (note 7)	359,362	352,696
	<hr/> 363,862 <hr/>	<hr/> 357,445 <hr/>
Net Assets		
General fund	136,015	214,355
Restricted funds	296,506	199,637
Endowment funds	5,264,454	3,824,179
	<hr/> 5,696,974 <hr/>	<hr/> 4,238,171 <hr/>
	<hr/> 6,060,836 <hr/>	<hr/> 4,595,615 <hr/>

Statement of Operations and Changes in Net Assets
For the year ended December 31, 2014

	General Fund		Restricted Funds		Endowment Funds		Combined	
	2014	2013	2014	2013	2014	2013	2014	2013
REVENUES								
Donations	24,610	111,259	-	-	1,334,995	227,433	1,359,605	338,692
PNB grant	-	-	-	-	-	-	-	-
PNB administration grant	-	-	-	-	-	-	-	-
Management fees	3,797	3,603	-	-	-	-	3,797	3,603
Flow through donations	-	7,000	1,419	3,203	-	-	1,419	10,203
Interest income	12,170	9,974	42,734	43,672	-	-	54,904	53,646
Dividend income	17,213	12,014	60,443	52,603	-	-	77,656	64,617
Realized capital gain (loss)	21,472	3,134	75,400	13,722	-	-	96,872	16,856
Unrealized capital gain (loss)	20,530	75,264	72,092	325,566	-	-	92,623	400,831
Fundraising	-	12,914	-	-	-	-	-	12,914
	99,793	235,163	252,088	438,766	1,334,995	227,433	1,686,876	901,362
EXPENDITURES								
Restricted disbursements	-	-	93,759	77,323	-	-	93,759	77,323
Community grants	20,838	16,550	-	-	-	-	20,838	16,550
Flow through grants	-	-	5,589	5,433	-	-	5,589	5,433
Grants for 20th Anniversary	-	20,000	-	-	-	-	-	20,000
Administration expenses (schedule)	27,745	27,183	51,179	44,494	-	-	78,924	71,677
Investment management fees	7,011	5,809	18,155	17,345	-	-	25,166	23,154
Special project	3,796	-	-	-	-	-	3,796	-
Fundraising	-	2,579	-	-	-	-	-	2,579
	59,391	72,121	168,682	144,595	-	-	228,072	216,716
Excess revenue (expenditures) for the year	40,402	163,042	83,406	294,171	1,334,995	227,433	1,458,803	684,646
Interfund transfers	(105,280)		-		105,280		-	
Net assets - Beginning of year	200,892	37,850	213,100	(81,071)	3,824,179	3,596,746	4,238,171	3,553,525
Net assets - End of year	136,015	200,892	296,506	213,100	5,264,454	3,824,179	5,696,974	4,238,171

Managed Fund Service

FCF offers a Managed Funds Service (MFS) to other non-profit organizations in Charlotte County. The Service may be attractive to those organizations that are qualified donees according to the Canada Revenue Agency, such as registered charities, school districts and municipalities. Such an organization may:

- wish to take advantage of FCF's charitable foundation status to attract donors who may wish their donations to be permanently endowed, or
- prefer to use their human resources on core operations, rather than operate their own investment portfolio or foundation.

The details of the MFS are included in a specific trust agreement between the contributing organization and FCF. The MFS includes

- custody of funds by a major Canadian financial institution
- investment services by a professional investment management company
- reporting, accounting and disbursement services as required by the contributing organization.



Canada's Community Foundations

Ten reasons people choose community foundations.

one

We are a **local organization** with deep roots in the community, and part of a nationwide movement whose support we build and share.

two

We bring donors to the table as **community builders** working closely with them to align their philanthropic vision with the community's needs.

three

We identify **long-term needs** and opportunities and invest in solutions that let our communities guide their own future.

four

We take a broad and inclusive view of what a community is, and **provide grants** to the widest possible range of organizations and initiatives.

five

We provide highly **personal and flexible service**, accepting a wide variety of assets and offering donors maximum tax advantage.

six

We build **permanent funds** and those that can respond to immediate needs, helping our communities ensure vital futures.

seven

We **multiply the impact** of gift dollars by pooling them with other gifts.

eight

We believe that diversity is strength, so we **bring the entire community together** to stimulate new ideas, build participation and strengthen community philanthropy.

nine

We are **transparent and reputable stewards** of community resources, committed to being accountable, accessible and responsive.

ten

We build **community vitality** – the unique and essential spirit that flourishes when people believe their community holds possibilities for everyone.

Fundy Community Foundation at a glance

Established in 1993, the Fundy Community Foundation is one of more than 191 community foundations in Canada today. We serve Charlotte County, connecting our donors and others to community needs and opportunities. Together, we invest in building strong and resilient places to live, work and play.

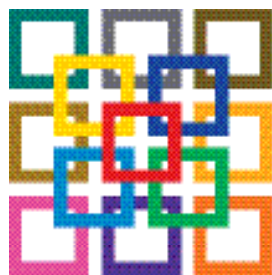
Canada's Community Foundations – Our vision for our communities and our country

Community vitality is the unique spirit that flourishes when people believe their community holds possibilities for everyone. It's put into action by people coming together, getting involved in community issues, and providing philanthropic support for causes and organizations.

And it can be measured by how well people's needs are being met: from our most basic needs – sustenance, shelter, health care, safety – to those needs that give quality to life, such as places and opportunities to plan, learn and create.

For more information or to speak with our staff:

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Community means so many things to so many people and all the world to us. In all we do, and all we say, we are all for community.

We are part of Canada's community foundation movement, represented by more than 191 community foundations from coast to coast.

Community vitality has been our purpose, promise and passion since 1921, when we began connecting donors to community needs and opportunities.

Together, we help Canadians invest in building strong and resilient places to live, work and play.