

FUNDRAISING POLICIES

General Fundraising Policy

Purpose

United Way/Centraide Windsor-Essex County (UWWEC) relies upon the trust and respect of donors and of the community at large. This policy is intended to guide the work of UWWEC's staff and volunteers when conducting fundraising programs and activities. This policy will also help ensure that UWWEC's fundraising programs and activities are conducted with the highest standards, meet the requirements of United Way Centraide Canada's (UWCC) Membership Agreement, including the *Donor Bill of Rights*, as well as appropriate legislative requirements.

Scope

The Fundraising Policies apply to UWWEC's Board of Directors, fundraising volunteers and all employees. UWWEC does not pay for third party fundraising services. External groups may from time to time organize fundraising initiatives and forward the monies raised to UWWEC. External groups are not sanctioned in advance by UWWEC and are excluded from the organization's Fundraising Policies.

Interaction of the Fundraising Policies with Other Policies

This policy operates with other organizational policies that extend beyond the scope of fundraising.

Code of Conduct Policy

UWWEC's Code of Conduct policy will be adhered to in all matters related to UWWEC's operations including fundraising programs and activities.

Conflict of Interest Policy

UWWEC's Conflict of Interest policy will be adhered to in all matters related to its operations including fundraising programs and activities.

UWWEC also adheres to the Donor Bill of Rights, adopted as a condition of our membership agreement with United Way Centraide Canada (UWCC). The Donor Bill of Rights is included as an appendix to this policy.

Policy

Identification

Any individual making a solicitation on behalf of UWWEC will disclose whether they are a volunteer or an employee.

Solicitation

All solicitations will be truthful, accurately describe UWWEC's programs and services, and identify UWWEC by name and the purpose for which the funds are being solicited. Materials will identify the minimum amount for which a receipt will be issued and provide opportunity for the donor to express their wishes regarding recognition.

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UWWEC will treat the donor or prospective donor with integrity, respecting the individual's wishes around how s/he wishes to be solicited.

Should a prospective donor state that s/he does not wish to be solicited or indicates that s/he considers the solicitation to be inappropriate in some respect; UWWEC will make every reasonable effort to respect the request and to amend donor records accordingly in a timely manner.

Third Party and Commission-Based Fundraising

UWWEC does not hire third party or commission-based fundraisers. UWWEC employees are compensated by a base salary or hourly wages and customary employee benefits. UWWEC does not pay finders' fees, commissions or other payments based on philanthropic contributions received, pledged or fundraised.

Sharing of Donor Information

UWWEC does not sell, trade or share its donor lists. UWWEC follows the Canadian Code of Practice for Consumer Protection in Electronic Commerce in our online solicitation practices.

Practices of Other Organizations

UWWEC cannot control the practices of other organizations that support the annual campaign through the solicitation of their employees. However, UWWEC will always promote respectful practices through the training and advice given to our supporting organizations and their employees who volunteer in their UWWEC workplace campaign.

Independent Counsel

When a donor is thinking about making a significant or complex charitable gift to UWWEC, it is the responsibility of the donor to discuss the proposed gift(s) with an independent financial planner, legal counsel/advisor and/or tax advisor of the donor's choice and at the donor's expense, to ensure that s/he receives a full and accurate explanation of all aspects of the proposed charitable gift. UWWEC will encourage prospective donors to seek appropriate advice and may decline a gift if the donor has not obtained independent advice.

Donor Designation and Gift Acceptance

Acceptance of donations is subject to our Donor Designation and Gift Acceptance Policy and Acceptance of Gifts of Securities Policy.

Donor Recognition

Recognition of donors is subject to the separate policy on Donor Recognition.

Receipting of Donations

The circumstances under which tax receipts will be issued for donations is the subject of a separate Receipting Policy.

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Procedure for Complying with Donor Requests and Complaints

When a donor or prospective donor informs UWWEC that s/he no longer wishes to be solicited by the organization, a record of the donor's request will be entered into UWWEC's database by the Relationship Manager responsible for the account in a timely manner. Every effort will also be made to meet other requests regarding frequency or method of solicitation as far as is practical.

UWWEC will always respond to a complaint by a donor or prospective donor on any matter that is addressed in these policies in a timely manner in accordance with its *Complaints Policy for Members of the Public*.

Monitoring

The Fundraising Policies will be reflected in all Resource Development activities of the UWWEC, and associated marketing and communications.

The *Complaints Policy for Members of the Public* provides that complaints will be logged and reported in summary form to the Board of Directors at least annually, including the number and type of complaints received and actions taken as a result of the complaint.

Breach of Policy

Breach of UWWEC's Fundraising Policies is a serious matter and subject to disciplinary action up to and including termination.

Donor Designation and Gift Acceptance Policy

Purpose

This policy is intended to articulate the acceptable restrictions a donor may place on a gift and the types of gifts that will be accepted by United Way/Centraide Windsor-Essex County (UWWEC).

Scope

This policy applies to all donors and prospective donors that contribute to UWWEC's Community Fund, Annual Campaign, Major Gifts, and/or to our Tomorrow Fund™. This policy does not apply to Nationally Coordinated Campaigns, which may have other restrictions; UWWEC will follow the policy of the coordinating United Way.

Policy

1. Donations can be made to the UWWEC Community Fund and/or a UWWEC strategic investment priority. Designations will be accepted by UWWEC using payroll deduction, cash, cheque, credit card, debit card, gift of securities or through pre-authorized bank withdrawals.
2. Donations can be made to other United Ways in Canada. Donors may direct all or a portion of a contribution to another United Way. There will be no charge for this service.

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3. Donors may endow their gift to UWWEC's Tomorrow Fund™. Please refer to our Planned Giving and Endowment Gifts Policy for more information.
4. Donations can be made through the major gifts initiative (gifts of \$5,000 or more). Donors can work in partnership with UWWEC to support a UWWEC identified project or strategy within one of UWWEC's investment priorities. Donor gifts may be added together with resources from others who share the same goals and passion to strategically tackle some of our toughest issues.
5. As a service to the donor and on an exceptional basis, UWWEC will accept donation made by cash or cheque to specific organizations or programs. UWWEC will forward these donations directly to the organizations or programs in the community. In this case, UWWEC assumes no responsibility for the accountability of the program or the legitimacy of the program. Gifts directed to other charities will not be reported in UWWEC's annual campaign results and will only be recognized by the recipient charity. A \$15 administration fee will apply.
6. On an exceptional basis, organizations that conduct workplace campaigns may negotiate an agreement with UWWEC to designate these funds to a particular strategy.
7. Any other gifts to UWWEC that have not been addressed above will be reviewed by UWWEC on a case-by-case basis before the gift is accepted. In approving these gifts, consideration will be given to the size of the gift, its impact, and possible associated risks (financial, reputational, brand) to UWWEC. These gifts must be reviewed by the VP, Finance & Operations and CEO prior to final approval.
8. UWWEC reserves the right to decline a gift based on:
 - incompatibility with UWWEC's mission;
 - desire of the donor to exert unacceptable conditions or controls over disbursement of the gift;
 - implications related to administration time, management and marketability of the gift;
 - unacceptable risks;
 - gifts that are illegal; and
 - other factors agreed to by the Board of Directors

Other Designation Considerations

1. Donors must provide direction on the designation of their gifts when it is pledged. If no instructions are given, UWWEC will assume the gift has no restrictions attached to it.

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2. All designated gifts will be used for the purposes which they are given. If a donation is directed to a United Way in Canada that no longer exists or any other charity that no longer exists, UWWEC will inform the donor and request further direction. If the donor does not respond within 3 months, UWWEC will include the funds with undesignated donations.

Gifts of Securities Policy

Purpose

This Policy applies to the acceptance and disposal of securities donated to United Way/Centraide Windsor-Essex County ("UWWEC") that are not otherwise subject to a formal agreement between the donor and UWWEC. Any such formal agreement will require the specific approval of the Board directly or through a designated committee.

Scope

This policy applies to all gifts of securities received and processed by UWWEC. From time to time, gifts of securities given as part of a national campaign will be processed on our behalf by another United Way. Such gifts are subject to the policies and procedures of the United Way processing the gift.

Policy

UWWEC reserves the right to accept or decline a donation of securities.

Application/Procedures

1. Acceptance of Securities

To ensure this right is protected:

- A. All solicitation material and any communication of procedures on donation of securities made to the public shall clearly state that:
 - i. UWWEC reserves the right at all times to decline a donation of securities.
 - ii. Such right may be exercised by UWWEC within a reasonable period after physical or electronic donation of securities takes place.
 - iii. All risk attaching to the security and value of securities shall remain with the donor until such time as acceptance of the securities has been communicated to the donor in writing.
 - iv. No securities, other than those traded on a prescribed stock exchange, as defined in paragraph 1.A.v. below, shall be accepted in terms of this policy, in the absence of a formal agreement between the donor and UWWEC.

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- v. For purposes of this policy, a prescribed stock exchange shall be one listed on a Designated Exchange as described by the federal government's Department of Finance.
 - vi. All securities offered to UWWEC as a donation shall be scrutinized for thinly traded volumes or other restriction on immediate sale.
 - vii. The donation of any such restricted securities would be the subject of a written agreement entered into by UWWEC and the Donor, prior to their acceptance.
 - viii. The receipt of gifts of securities will comply with our Donor Designation and Gift Acceptance Policy.
- B. Acceptance of securities requires both the appropriate documentation to be received from the donor, and delivery of the securities to UWWEC's brokerage account.

2. Valuation of Securities on Acceptance

- A. The value of securities shall be determined solely at the discretion of UWWEC. In this regard, there are two broad groupings of securities:
- i. Securities traded on a prescribed stock exchange
 - ii. Securities not traded on a prescribed stock exchange
- B. Securities traded on a prescribed stock exchange
- i. Unless UWWEC expressly agrees otherwise, the securities shall be valued at the closing price of the securities on the day of accepting their donation.
 - ii. In the event that an agreement is entered into for the donation of securities to UWWEC as envisaged under paragraph 1.A.vi and 1.A.vii, the value established will be discounted from the closing market price for the donation. The discounting factors will be established by the VP, Finance & Operations through consultation with two members of the Finance Committee, and with the recommendations of appropriate professional advisors as needed. In no case shall the price so established exceed the closing price of the share on the date of acceptance.
 - iii. In the event that UWWEC establishes an alternative basis of valuation, such valuation shall be agreed to by at least two members of the Finance Committee, and the basis of valuation shall be recorded in writing.

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3. Disposal of securities

- A. Securities, where the number of securities donated is less than 20% of the average daily volume of trading in the last 30 days will be disposed of as soon as is possible following their acceptance.
- B. Securities, where the number of securities donated is greater than 20% of the average daily volume of trading in those securities in the last 30 days (thinly traded stocks) will be disposed of in an orderly manner so as not to cause a negative effect on the market for those securities. In this regard:
 - i. In any day, the number of securities disposed of shall be no more than 20% of the average daily volume of trading in those securities in the last 30 days.
 - ii. Such securities shall be disposed of as quickly as possible.
- C. UWWEC shall engage a professional brokerage firm to assist in the efficient disposal of securities listed on the prescribed stock exchanges. The cost, if any, of commissions and other charges for such services shall be borne by UWWEC.
- D. In order to expedite the disposal of securities, UWWEC may at its discretion, on occasion make use of a broker specified by the donor, and engage in a process to dispose such securities with the donor or the donor's broker. Such concession is made, provided that the above policy with regard to acceptance and valuation is applied. The cost of any brokerage services in such case shall be on the donor's account.

Donor Recognition Policy

Purpose

This policy is intended to articulate how donors will be recognized by United Way/Centraide Windsor-Essex County ("UWWEC").

Scope

This policy applies to the public recognition of all UWWEC donors, except those who wish to remain anonymous. This policy does not apply to donations designated to other United Ways in Canada of which we have no control.

Policy

UWWEC deeply values the generosity of its donors and provides individual acknowledgement to donors as much as practical while also keeping its fundraising and general administrative costs at a reasonable level.

Acknowledgement

Acknowledgement and thanks may be expressed in a variety of ways, either directly to the donor or collectively through public communication vehicles and platforms.

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UWWEC will honour donors' requests to remain anonymous or not have their donation amount recognized publicly. Donors are provided with opportunities to indicate their wishes regarding public identification as a supporter of UWWEC and to confirm and update their directions annually.

National Recognition

Workplaces participating in national campaigns may be recognized on a national basis by the United Way Movement in Canada. Our UWWEC will be responsible for following national policies and then for recognizing donations locally in a manner that best fits our resources at that time.

Procedures

Public recognition will be provided with clearly defined giving levels for individual and corporate support. UWWEC will recognize total giving to its campaigns and initiatives each year, unless specifically requested by the donor to exclude certain amounts.

Other

UWWEC will do its best to have a written agreement with project partners for any designated gift that is \$50,000 or more. This agreement will include how the donor will be recognized by UWWEC and the project partners.

UWWEC will respond promptly to any complaint by a donor or prospective donor on any matter included in this policy in accordance with its Complaints Policy for Members of the Public.

Receipting Policy

Purpose

This document is intended to outline United Way/Centraide Windsor-Essex County's ("UWWEC") policy on receipting for income tax purposes and valuation for non-cash gifts.

Scope

This policy applies to all gifts for which a charitable tax receipt is being requested.

Policy

The over-riding principle in gift valuation is that UWWEC will, in all cases, value and receipt gifts based on Canada Revenue Agency ("CRA") Policies and Guidance, which may change from time to time.

Tax receipts will be automatically issued for donations in excess of a minimum amount as determined from time-to-time where the amount is not recorded on the donor's T4 issued by their employer. Donors who make a donation for less than the minimum amount will receive a tax receipt upon request.

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Tax Year of Receipts

Gifts qualify for a tax receipt in the year in which they are received. Donations by mail must be post-marked by December 31st and other gifts received by a UWWEC representative by December 31st in order to qualify for a tax receipt in the same year.

Gifts-in-Kind and Valuation

Gifts that are non-monetary must be valued according to CRA Policies and Guidance before they are receipted.

For gifts greater than \$1,000, UWWEC requires an independent third party appraisal. Where a third party appraisal is necessary, the donor will be required to pay for it. UWWEC reserves the right to select the appraiser. Should UWWEC be unable to determine fair market value for the gift-in-kind, the gift may be declined and no tax receipt will be issued.

Planned Gifts or Deferred Gifts

Gifts such as life insurance policies, gifts of residual interests, charitable remainder trusts, re-insured gift annuities, gifts of retirement benefits and other planned gift vehicles, will be valued and receipted using the formulas employed by recognized bodies such as the Canadian Association of Gift Planners ("CAGP") and approved by CRA as they may change from time to time.

Fundraising Dinners and other Gifts where the Donor Receives an Advantage

Where a gift is given where there is some benefit to the individual, UWWEC will determine the eligible amount that may be receipted for income tax purposes, based on CRA Policies and Guidance.

Endowment Fund Policy

Purpose

The policy is intended to establish how endowments to United Way/Centraide Windsor-Essex County's ("UWWEC") endowment vehicle, the Tomorrow Fund™, are handled by the organization.

Scope

This policy applies to all prospective and current donors who wish to endow their gift to the Tomorrow Fund™ of UWWEC.

For the purposes of this policy, an Endowment is a donation which cannot be expended in full based on donor direction for a specified period of time, while the interest earned on the donation may be expended.

UWWEC has established a fund, now called the Tomorrow Fund™, as a vehicle to invest revenue from endowment and other bequests, memorials, life insurance proceeds, annuities, gifts of property, designated gifts and investment income related to investments held in the Fund, as well as other income that may be designated to the Fund by the Board from time to time.

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Planned gifts designated to the Tomorrow Fund™ will support experimental and innovative programs, community crises/emergencies, and other purposes as the Board of Directors may consider necessary and appropriate, consistent with the general purposes of UWWEC.

Policy

Donors may choose to endow a gift for a specified period of time or in perpetuity. These gifts will be invested and managed within the Tomorrow Fund™.

All donor endowed funds will remain restricted for a period of time as per the donor's directions. At the conclusion of a donor's time restriction, the gift will be made available for general charitable purposes for UWWEC and may remain in the Tomorrow Fund™ at the discretion of UWWEC or expended for UWWEC's general charitable purposes.

Donors may also choose to restrict the use of any investment income earned by their endowed funds or to enable the investment income to become available to the UWWEC for general charitable purposes during the time that the original gift is restricted. A donor cannot designate the income earned to a specific organization but will be allowed to designate the income to a UWWEC strategic investment priority if they so desire.

Procedures

Donor Fund Agreements will be prepared between UWWEC and the donor when an endowed Named Fund is established. These agreements stipulate all restrictions placed on the donations and the investment income earned on the funds as the reporting requirements agreed to by the UWWEC.

UWWEC will track all donor restricted endowed Named Funds at a fund level. In order for an endowed fund to be active, the assets in the fund must reach \$10,000 before any investment income can be distributed. Until that time 100% of the investment income will be recapitalized. A donor must make a minimum pledge of \$10,000 to establish an endowed fund and has four years in which to reach this total.

UWWEC will report to each fund holder on an annual basis the activities of their Named Fund and the overall investment performance of the Tomorrow Fund for the year.

Interaction Other Policies

This policy operates within UWWEC's General Fundraising Policies and other organizational policies that extend beyond the scope of fundraising including;

- Code of Conduct Policy
- Conflict of Interest Policy
- UWWEC's Donor Bill of Rights