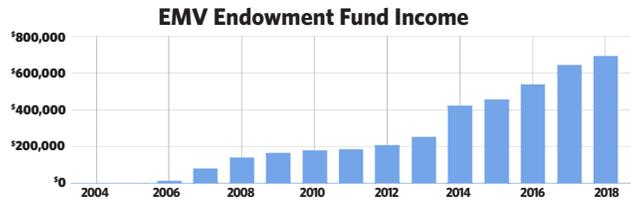


2018 EMV Endowment Fund Update

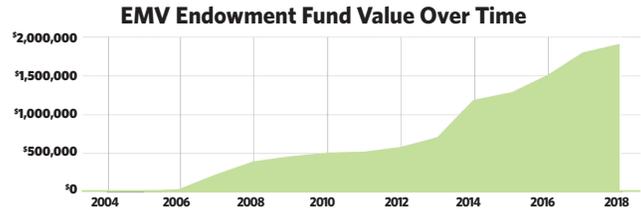
In 2004, longtime EMV supporters Vic Baker and Dr. Stephen Drance championed the idea of starting an Endowment Fund to secure the financial stability of the organization for years to come.

Fourteen years later, the EMV Endowment Fund has grown to nearly \$2,000,000 in capital and produces nearly \$70,000 in annual income, roughly 5% of EMV's total budget.



The remarkable growth in EMV's Endowment Fund has been due to the generosity of forward-thinking donors like you, as well as matching grants from the Department of Canadian Heritage.

This year, we hope to deposit \$40,000 in Endowment Funds by Canadian Heritage's matching deadline on December 1st. With matching, this Endowment contribution will secure EMV nearly \$3,000 in additional annual income.



As EMV grows as an organization, we plan to continue our commitment to strong fiscal stewardship by working to increase our Endowment Fund capital to \$4,000,000 by 2030. An Endowment of that size would provide EMV with over \$140,000 annually, or roughly 10% of our current annual budget.

Please help us make this goal a reality by giving as much as you can to support EMV's Endowment Fund this year.

GIFT SIZE	WITH FULL CANADIAN HERITAGE MATCHING	ANNUAL INCOME
\$5,000	\$10,000	\$356
\$7,500	\$15,000	\$534
\$10,000	\$20,000	\$712
\$15,000	\$30,000	\$1,068
\$20,000	\$40,000	\$1,424

How Does EMV's Endowment Fund Work?

What is an Endowment Fund?

An Endowment Fund is investing in perpetuity: using financial savvy to give charities the gift of steady income to support their missions. In many cases, the amount of income a fund has generated and shared throughout the community has far surpassed the original capital of the fund itself - The Arthritis Society BC & Yukon Division, which established its first of four funds in 1951 with an initial contribution of \$4,000, has received over \$2.5 million in distributed income - far exceeding the fund's current capital value.

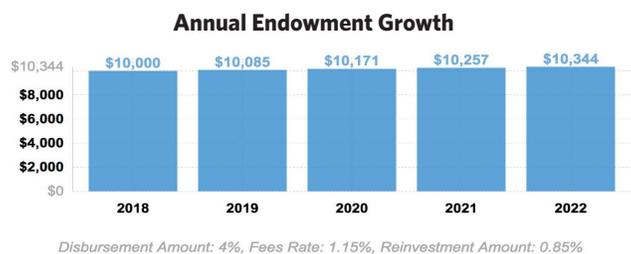
! EMV's Endowment Fund, which was started in 2004 with a little over \$1,000 in capital, has produced nearly \$400,000 in income so far.

When charities have a steady stream of income, they can focus on what they do best: a constant and heartfelt contemplation of the people they serve and the ways they can best offer their services. [The Vancouver Foundation]

What happens to a \$5,000 Endowment gift?

Assuming the gift receives a full Canadian Heritage match, the \$5,000 gift immediately becomes a \$10,000 Endowment investment.

Not only will that gift immediately begin to generate up to \$400 in annual income, but a portion (roughly 20%) of the interest it generates will be reinvested into the Endowment's capital. This means that a gift to EMV's Endowment Fund not only delivers a certain amount of annual income, but also grows over time. [The Vancouver Foundation]



Why give to EMV's Endowment Fund?

Endowments offer options to meet new challenges by providing greater financial flexibility and self-sustaining income streams. Endowments can augment uncertain income sources, broaden the overall revenue mix, improve the income statement, and provide leverage for bond-rating capacity and loans for new facilities. [Nonprofit Essentials, Building Endowment - Diana Newman]

