



**Community
Foundation**

Newfoundland & Labrador

Giving Guide



Your Generosity. Lasting Impact.



— Why giving matters

Together, building vibrant communities across Newfoundland and Labrador.



Community Fund Grant Recipient
Strong Harbour Strings

Giving back has long been part of life in this province.



Folk of the Sea Fund
Grant Recipient Fishing
for Success

Through the Community Foundation of Newfoundland and Labrador, people come together to support the communities and causes they care about—building on what’s already here and helping communities continue to grow and thrive.



Why give through the Community Foundation of Newfoundland and Labrador?

“Since 2001, the Community Foundation of Newfoundland and Labrador has helped people give back in meaningful ways. Inspired by Dr. Peter Roberts, it has grown into a province-wide foundation, stewarding millions in gifts from donors and granting more than \$4 million to communities across the province.

Guided by a committed Board and supported by a dedicated team, each gift is stewarded with care and integrity. As part of a national network of more than 200 community foundations, we combine local knowledge with the strength of a broader community.”



William D. Mahoney, OMM, ONL, CD

**Founding Board Member
& Fund Holder**

Make a lasting local gift that enriches the community you love.

Easy to Set Up

Setting up a fund is straightforward. The Foundation takes care of the administrative details so you can focus on what matters most: giving.

Community Connections

We connect your generosity with local organizations and communities. By bringing together what you care about with the needs and opportunities in communities, your gift can make a real lasting difference.

Your Timeline

Whether you want your gift to support the community for generations or make an impact right away, we help match your giving goals with the right timeframe.

Flexible Giving Options

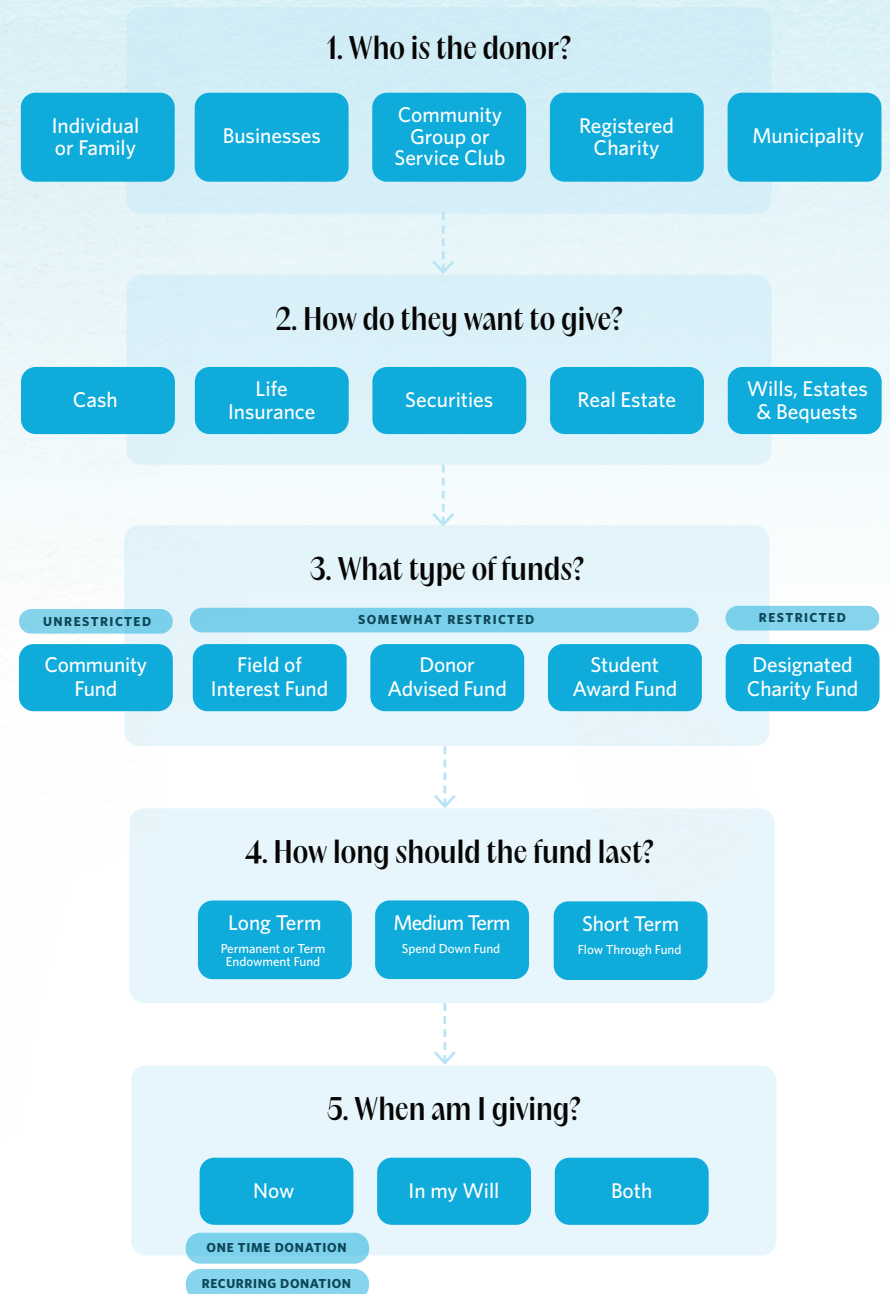
Give in the way that works for you. Your fund can support a specific cause, an existing initiative, or a community.



— **Getting started**

Starting your giving journey is simple. We'll work with you, your family, or your professional advisor to explore your options.

A few simple choices help shape how your gift will make a difference.





— How you can give

There are many ways to give using the assets you already have.

Many donors establish a fund during their lifetime, include a gift in their will, or choose both.



Cash

Simple and Immediate Impact: Give cash, cheques, money orders, e-transfers, credit card, or pre-authorized contributions on any schedule. Suitable for donors of any age who want an immediate impact.



Wills, Estates, and Bequests

Your Enduring Impact: Include the Foundation in your will to leave a lasting legacy and potentially reduce taxes. We accept cash, securities, RRSPs, RRIFs, real estate, or other property. Find sample clauses that can be adapted at cfnl.ca/givingguide.



Life Insurance

An Affordable Way to Leave a Significant Gift: Life insurance offers a powerful way to give. Transfer a policy to the Foundation or name us as a beneficiary to receive tax benefits while supporting your legacy.



Appreciated Securities

Maximize Your Impact, Minimize Your Taxes: Donate shares, mutual funds, or other securities to receive a donation receipt for fair market value and avoid capital gains tax. We handle transfers directly to ensure your generous gift benefits the community.



Real Estate

Turn Property into Purpose: Gift personal residences, vacation homes, rental properties, farmland, or commercial land now or as a future bequest. You may retain use or transfer ownership later.



US Donors

CFNL can provide tax receipts for US Donors who care about communities in Newfoundland and Labrador. US Donors can also put CFNL or their Fund in a bequest in their Will. Find sample language at cfnl.ca/givingguide.



— Types of funds

We offer flexible options to help you support the causes and communities you care about.

Short-Term (Non-Endowed) Funds

These funds flow efficiently to support a charitable organization, community, or community project.

Medium-Term (Spend Down) Funds

These funds distribute all donations over a defined number of years, allowing you to make a meaningful impact during a specific period. All long-term fund types are also available as spend down funds.

Long-Term (Endowed) Funds

These funds are permanently invested. Each year, a portion of the investment earnings is used to make grants, allowing your gift to support the community for generations to come.



Community Fund: Supports the community's evolving needs and opportunities. Grants can be made at the provincial level or directed toward a specific community or region.



Field of Interest Fund: Supports the causes you care about, such as arts, youth, education, health, or the environment.



Donor Advised Fund: Allows you to stay involved by recommending grants to organizations and causes that matter to you.



Student Award Fund: Provides scholarships or bursaries to help local students pursue their education.



Designated Fund: Provides reliable, long-term support for specific charities or other qualified donees.



➤ Your Legacy in Action

Jillian Kitchen,
Leonard and Doris
Clarke Memorial Fund
Scholarship recipient



Anchored in hope

Leonard and Doris Clarke Memorial Fund

“For many of our students, pursuing post-secondary education represents a first in their families. These scholarships and awards open up opportunities. The awards have motivated students to become more involved in their school and community.”

Jasmine Brazil

Principal

St. Michael’s Regional
High School, Bell Island

Leonard and Doris Clarke believed deeply in the potential of young people in their Bell Island community. Today, their legacy lives on through a fund that supports recreation programs and scholarships that help students pursue post-secondary education and become more involved in their school and community.

Leonard and Doris Clarke



“As a co-executor of my Uncle and Aunt’s will, I was touched by the care the Community Foundation of Newfoundland and Labrador took to truly understand who they were and what they valued. Their commitment to supporting youth on Bell Island through education and recreation was met with compassion, professionalism, and meaningful action—from reaching out to local partners to providing regular updates.

CFNL ensured that my Uncle and Aunt’s legacy lives on in a way that would have made them very happy. I am so grateful for the warmth and integrity this organization brings to their work as they truly get to the heart of what communities need. I love telling other people how they can reach out to CFNL to support the communities and causes they care about.”

Doreen Stokes
Fund Holder



➤ Your Legacy in Action



A Creative Legacy

Tara Bryan leading a workshop

Tara Bryan Legacy Fund

When artist and educator Tara Bryan died suddenly, those closest to her searched for a meaningful way to honour someone whose creativity and generosity had touched so many lives. For her sister Teresa and their family, the answer became clear: create a fund that would carry Tara’s love of book arts, painting, and teaching forward for others to experience.

Today, the Tara Bryan Legacy Fund celebrates other dedicated artists and supports creative learning opportunities that continue Tara’s passion for sharing art with others.

“We all mourn in a different way, and for our family, it was creating this fund.”



An artist workshop supported by the Tara Bryan Legacy Fund

“My goal was to carry on my sister’s love of making books—designing, creating, printing, and sharing the books with others. Tara also taught painting and book arts, wanting others to experience the joy of creating art. Tara died far too young, but her legacy in books, painting, and teaching art lives on.

The Community Foundation of Newfoundland and Labrador offered the perfect fit to establish a fund in Tara’s name that would support her legacy into perpetuity. The staff at CFNL and the Community Foundations of Canada were brilliant in helping fulfill this vision, which will last far beyond my lifetime.”

Teresa Tidwell
Fund Holder



➤ Your Legacy in Action



Opening Doors

Maddy McDowell,
Scholarship Recipient

Furlong Family Fund

Maddy McDowell Furlong Family Fund Scholarship Recipient

"I was inspired by projects in school about cancer treatments and therapies stemming from my Mom's battle with cancer. This work impacts many lives, and that steered my interest towards this field.

The scholarship provided me with a sense of financial security, allowing me to focus on my studies in cancer research, vaccines and genetics."

Through a generous gift of life insurance, Kathryn Furlong created the Furlong Family Fund to support promising students from Corner Brook, transforming the family's belief in the power of education into opportunities for the next generation.

Through this fund, one family's story becomes part of many others, taking the next step in their education.

Kathryn Furlong





— **Get in touch**

The Community Foundation connects your generosity with community impact.



Community Fund Grant
Recipient Sharing Our
Cultures

CFNL inspires and facilitates community generosity, supporting local community organizations and projects so that communities across our province can thrive.

With your support, whether through donations, partnerships, or simply sharing our mission, we are building a future filled with compassion, opportunity, and prosperity for all. To our remarkable donors and local community organizations: thank you. Your dedication inspires us, and your contributions truly transform lives. Together, we are creating a legacy of hope for generations to come.

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