



GENEROSITY
CHANGES
EVERYTHING

ANNUAL REPORT 2017



GEN·ER·OS·I·TY

[.jənə'rasədə.]

1. The quality of being kind and generous.

Synonyms: liberality, lavishness, magnanimity, munificence, openhandedness, free-handedness, unselfishness;

2. The quality or fact of being plentiful or large.

Synonyms: abundance, plentifulness, copiousness, lavishness, liberality, largeness.

Source: *dictionary.com*

GENEROSITY CHANGES EVERYTHING

Imagine ... just for a moment ... our world if everyone lived generously.

For more than 40 years, Abundance Canada has believed in a world where everyone lives generously! We have the amazing honour to facilitate the charitable gifts of hundreds of Canadians to the causes they care about most. Our belief goes beyond a philanthropic desire to help others, and is driven by three fundamental principles:

God's love is abundant. Our generosity reflects our gratitude.

God gives freely. We are thoughtful stewards of the resources we have.

God invites us to share. Giving is a joyful experience that impacts others and changes us.

Choosing to be generous is a selfless desire to share what we have with others. It is an amazing journey of hope that causes us to see the world from a higher perspective. Generosity can be shared in many ways, and it has the propensity to change so much and impact so many, including ourselves. Generosity changes everything.

In 2017, on behalf of our clients, we distributed an unprecedented \$19.72 million to 1,133 causes across Canada.

Your donations are making a difference to the causes you support, ultimately resulting in changed lives, communities and our world. We are grateful and humbled to be part of your generosity.

Thank you.



“This past year certainly renewed our great hope for the future and gave us an even deeper appreciation for the power of generosity in the hearts of Canadians.”

A Passion for Giving

Year after year, our growing family of Abundance Canada clients answer the call to live generously. 2017 was no exception, and yet the depth of their generosity made it an incomparable time in the history of our organization. We had the exciting and humbling privilege of managing giving at levels we have never before experienced.

I am continually encouraged by the wonderful work I see happening in the charitable sector in Canada. Abundance Canada continues to help facilitate much of the generosity that supports these frontline organizations. In 2017, we distributed a record \$19.72 million to 1,133 charities across Canada and assisted with the opening of 147 new gifting accounts. Our clients may not tout their giving, but time and again they demonstrate their love and compassion for a myriad of causes in Canada and beyond. We are so grateful to be a part of their generosity journeys.

We want everyone to experience how fulfilling it can be to live generously. Abundance Canada’s guiding principles that God’s love is abundant, God gives freely, and God invites us to share, continue to direct our organization. In his letter to the Corinthians, the Apostle Paul exhorts us to respond to God’s unparalleled generosity with

generous giving of our own (2 Corinthians 9). Abundance Canada is committed to facilitating this generosity, treating every gift and every client with integrity and the utmost care. We delight in their stories of the impact generosity is having within families and communities, across the nation, and even around the world.



Allister Penner
Board Chair

The Abundance Canada Board of Directors envisions a future where everyone lives generously, realizing the ideals Paul wrote about in 2 Corinthians. We continue to work towards achieving this vision one client at a time, confident that our collective generosity has the power to change the world. This past year certainly renewed our great hope for the future and gave us an even deeper appreciation for the power of generosity in the hearts of Canadians. We hope this annual report will spark your interest and stoke your passion that generosity changes everything.



“Generosity of all shapes and sizes makes a difference. Each act represents a choice to extend kindness and compassion.”

An Extension of Kindness and Compassion

Abundance Canada’s assertion that “generosity changes everything” is a bold statement. To begin with, we say ‘everything’, not just something or most things, but everything. Our vision is to see a world where everyone lives generously. Not just some people, every person. It is exciting to imagine how different the world might look when our vision becomes a reality.

I have long argued that giving is more than opening one’s wallet for the benefit of others. Generosity really begins within our hearts and minds. Generous people see the world through a lens of abundance rather than scarcity; they are grateful for what they have and it gives them joy to share their resources with others. They give because, from their perspective, the world is a place of unlimited potential and possibility if only we’re willing to make the investment. With more than 86,000 registered charities and another 70,000 not-for-profits operating in Canada today, generous people have manifold opportunities to give.

We often hear about large gifts made to hospitals and universities, or we see the donor’s name on a building as a testament to their generosity. Of course, these gifts are significant and will touch many lives, but most people cannot give a gift of this size. For many, generosity is done without fanfare and headlines, but this does not make

their gift any less significant. Generosity of all shapes and sizes makes a difference. Each act represents a choice to extend kindness and compassion; to think beyond ones’ own needs and to touch a life that is not our own. Helping a neighbour with a project, visiting someone who has lost their mobility, buying coffee for the person behind you in line, or opening your wallet regardless of how much is in it, are all acts of kindness that begin with a choice to share.



Darren Pries-Klassen
CEO

At Abundance Canada we are so excited that more and more Canadians are catching our vision. Every year, our clients contribute to the charitable and not-for-profit organizations dear to their hearts, touching the lives of others and advancing the causes they believe in. Last year donations to Abundance Canada almost doubled, gifts of securities grew by more than 60%, and we distributed more money to more charities than ever before in our history.

I invite you to explore this annual report and celebrate with us the wonderful ways people are making a difference through their giving. May it inspire you to take a new step with your own generous living.

An Unconventional Retirement

Many Canadians dream of early retirement so that they can finally do what they want for themselves. Wendy and Gordon Baergen have taken a different track. Indeed, they are enjoying travelling to far off places and spending more time with friends in the local neighbourhood, but they are doing these things for others. “We don’t do much for ourselves... so much of our activity now is charity work,” reflects Gordon. “A lot of the people we know think we’re crazy!” Wendy says bluntly. The Baergen’s audacious generosity journey didn’t start in retirement, though.

The daughter of an officer in the Canadian Air Force, Wendy grew up moving throughout the country. “I think I went to 13 different schools before I ever got to high school,” she explains. Her father’s career as a peacekeeper gave her a unique international perspective. “All his trips were missions to take troops, food or health aid to countries around the world, so we heard about his travels... when he returned,” explains Wendy, “... but on the air base, everyone was pretty much on an even playing field.” An experience as a teenager volunteering at the local hospital broadened her point of view. She explains, “That was the beginning of me seeing that there was need in places and among people at home that I wasn’t aware of before.”

As the son of a Mennonite minister, giving back locally was central to Gordon’s childhood. He remembers, “Our home was always open to whoever wanted to come.” Whether it was missionaries on furlough or a visitor from the

congregation, guests were always given a good meal and went home with gifts from his mother’s garden. “Back then, generosity really wasn’t in terms of giving money, it was in terms of giving what we had, whether it was the small material things or a great deal of time. They gave it to whoever needed the help.”

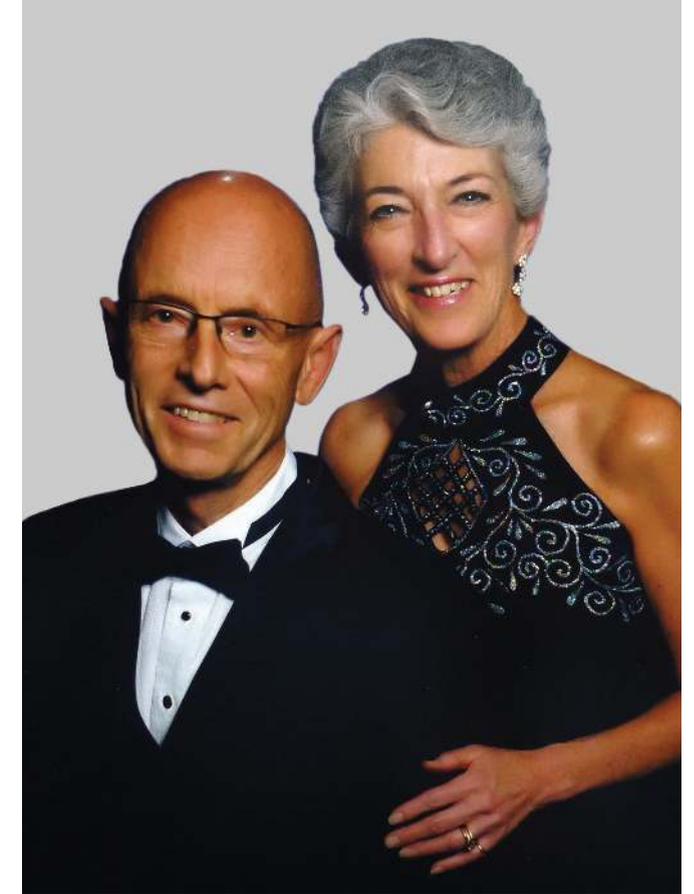
“Most of us will die with a lot of money in the bank... but if I use that money today to help someone out, I’ll get a lot more satisfaction out of it.”

Today, these contrasting experiences have become woven together in a tapestry of shared generosity. “We didn’t start giving [financially] beyond our weekly offering at church until we’d been married almost twenty years,” says Wendy. They first became aware of Abundance Canada when a friend told Gordon about donating stocks. “They told me I could donate a stock that might have a capital gain, and that I would receive a charitable receipt for the whole amount. That intrigued me. I’ve been using that service for many years now,” says Gordon. “Most of us will die with a lot of money in the bank, but there’s a lot of satisfaction in seeing how your money gets used. I could leave \$1000 in the bank or tied up in a security or an exchange traded fund (ETF) to be sold when they ‘close the lid’, but if I use that money today to help someone out, I’ll get a lot more satisfaction out of it.” That said, the Baergens believe strongly in the importance of giving more than just money.

The Baergens both volunteer extensively with a variety of charities. “Fortunately, we’re in a position of having enough time, personal wealth, and health that we can,” says Wendy. They work at the local Mennonite Central Committee (MCC) thrift store and help organize the annual regional MCC auction and sale. They volunteer with the local retiree’s club and with the Mennonite Centre for Newcomers. Gordon sits on the board of Mennonite Mutual Insurance and Wendy spends time helping at a local Ten Thousand Villages store. “It’s really being available for people who need help, whenever they need help,” says Gordon. “She [Wendy] is always there to help them no matter what that might be.”

In addition to these local commitments, the Baergens’ volunteer work often takes them abroad. With Mennonite Disaster Services they have helped rebuild in New Orleans, Virginia, Detroit, and High River. Following a 2010 trip to Honduras with Canadian Peacemakers International, a charity that works to provide poor families in Honduras with homes and education, the Baergens began serving as learning tour leaders. They have since organized and run five group trips to Honduras. “I think one of the things that makes people more generous is to go and see where your money is going,” says Gordon. “When you can see how that money is used, as we have seen in Honduras, it’s inspiring.”

Wendy and Gordon are passing on the importance of generosity to their daughter, whom they describe as one of the least materialistic people they know. She has sponsored a child in South America for years,



Gordon and Wendy Baergen

donates to the humane society, and doesn’t worry about what kind of car she drives. When asked if he has advice for young people looking to give back, Gordon circles back around to experiencing the impact of generosity. “Get out and see the world. Even if you don’t have any money, just go travel. Volunteer. Go and do something for somebody else.”

Thinking ahead on their generosity journey, Wendy and Gordon are eager to keep giving. “We have an abundance—why save it until the very end when someone else will decide what to do with it? Why don’t we do it now?”

Where You Gave in 2017

On your behalf Abundance Canada distributed \$19.72 million to 1,133 charities across Canada.



21%

INTERNATIONAL RELIEF & DEVELOPMENT



19%

MISSIONS



18%

CHURCHES



15%

SCHOOLS & CAMPS



11%

OTHER FOUNDATIONS



7%

OTHER



5%

HEALTH & SENIOR SERVICES



4%

CONFERENCES

2017 HIGHLIGHTS

Thank you for making 2017 an unprecedented year.



\$19.72M

DISTRIBUTED TO CHARITIES



1,133

RECIPIENT CHARITIES SUPPORTED BY OUR GENEROUS CLIENTS



\$25.1M

DONATIONS OF STOCKS AND MUTUAL FUNDS



\$39.46M

OF RECEIPTED DONATIONS



Continuing a Legacy of Generosity

Alain and Emily Reimer, a young couple from Manitoba, recently started their generosity journey together. They are passionate about giving generously. Alain says simply that “Generosity is not optional. This is what God has called us to do. As Christians, we can’t be living for ourselves.”

From his earliest memories, Alain’s parents and grandparents taught him that generosity, especially in finances, was extremely important. On Sundays when the family attended church, preschool-aged Alain was given a small amount of money to put in the Sunday school offering. He remembers, “We were taught that giving was just a part of life—if we had something we shared it.” Alain’s father travelled on frequent mission trips around the world, and the photographs he brought back captured his son’s imagination. “Just seeing my parents and grandparents always being generous was extremely influential on me... It absolutely ingrained a spirit of generosity in me,” says Alain.

In high school, Alain’s family chose to spend their Christmas break in Tijuana building a house for a family in need. “That was my first experience with poverty, and it taught me that not everyone in the world gets to live the way we do. It really gave me a desire to give.” Emily had a similar experience when her family spent their Spring Break in New Orleans rebuilding houses affected by Hurricane Katrina. “I loved being able to help in that way,” she says. Their respective



Emily and Alain Reimer

experiences filled Alain and Emily with gratitude for what they had and a conviction to help those in need.

“Just as big as seeing our parents model generosity was seeking Scripture,” explains Alain. As a young man, he became very serious about

studying God’s Word and committed to making Scripture the foundation for his life. This led him to a deep conviction about generosity. “If I’m not giving in sacrificial ways, I’m not obeying the Scripture,” says Alain. Both he and Emily felt called by God to live more generously.

“Just seeing my parents and grandparents always being generous was extremely influential on me... It absolutely ingrained a spirit of generosity in me.”

Soon after, the Reimers began working with Abundance Canada. Alain remembers, “I always had in my head that I wanted to have a bank account where I could put a portion of a paycheque away for charity. I mentioned that to my Dad, and he suggested I talk to one of the advisors at Abundance Canada.” He did, and decided to open a gifting account. It was the perfect tool to help Alain and Emily donate a manageable amount each month that they could forward to the charities of their choice. Alain describes it, saying “It was exactly what I’d been dreaming of.”

Alain and Emily are passionate about distributing their funds to charities that align with their values. “We give to charities that are biblically-based, that are striving to follow Jesus and build his kingdom,” explains Alain. He is quick to note that building God’s Kingdom happens through loving and serving their brothers and sisters in Christ around the world. “If we love our brothers and sisters in Christ by giving financially and of

our time and the world sees that love, then we believe we’re reaching them with the gospel.”

Recently, the Reimers had an opportunity to travel to Haiti and visit some of the areas where they had contributed to reconstruction efforts. “Seeing the impact on the people we’ve given to has brought us so much joy,” says Emily. Both she and her husband agree that “seeing the results of our generosity brought us more joy than we would have ever gotten out of that money had we spent it on ourselves.”

Alain and Emily recently became parents. “We want to live in such a way that our kids see us worrying more about others than ourselves, even if that means we don’t get to go on some of the family vacations other people do or have as nice of a house,” says Alain. “Generosity starts with getting past ourselves and putting others first.”





“I believe our financial goal isn't just to get rich and minimize taxes, but to effectively manage the resources God has given us.”

Financial Advice with a Difference

As a CPA and a partner in a small tax-focused accounting firm, my days are spent talking with people about money. And yet, my tax practice is as much about stewardship as it is about dollars and cents. I believe our financial goal isn't just to get rich and minimize taxes, but to effectively manage the resources God has given us. In our firm we are passionate about encouraging clients to give to charity. The tax benefits are secondary, but important. After all, minimizing taxes can itself be an act of good stewardship, especially if it frees people to be more generous.

The many discussions I have with my clients about giving to charity often lead to a discussion of how Abundance Canada can help. I am confident referring them to the foundation because we are aligned in our objectives. Canadians can get financial advice from a plethora of different advisors, but Abundance Canada is unique in that their technical expertise is rooted in a commitment to Biblically-based guiding principles. God deeply values our giving not based on its monetary value, but because of the spirit in which it is given. I really appreciate how Abundance Canada is willing to work with the little guy, standing behind their commitment that however big or small your donation, they will help you support the causes that you care about and help you steward your God-given resources.

Contrary to popular belief, tax season can be a very heartening time of year. As I work with my clients, the numbers and the discussions often

reveal significant depths of generosity. It is so rewarding for me to see clients excited about a gifting plan that helps them accomplish their charitable objectives, often while enjoying the side benefit of saving some taxes. Working with Abundance Canada also helps them to discover gifting solutions they might not have even known about. For example, a lot of people aren't aware that they can donate stocks, bonds, and mutual funds in a tax efficient manner. Abundance Canada makes this process easy and convenient.

I am inspired by the generosity of the clients who come to me with a tax problem and eagerly embrace the solution of charitable donations. Abundance Canada helps them achieve their charitable objectives, while often also achieving tax benefits. Sometimes, a higher than average charitable donation claim on a tax return triggers a request for more documentation, and my firm responds to dozens of CRA requests for copies of charitable donation receipts every year. This straightforward task is tedious, and yet it's a privilege to attest to the generosity of my clients. Certainly, they continue to prove that generosity changes everything.

Reinhart Brandt is a CPA, with Blue River Accounting in Manitoba and has, in the past, served as a Board member with Abundance Canada.



Reinhart Brandt, CPA

Abundance Canada Staff

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Rick Braun-Janzen
Director of Finance



Pamela Miles
Director of Gift Planning



Barbara Chambers
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Gift Planning Consultant



Kristen Heinitz
Administrative Assistant



Denise Mazik
Office Administrator

How You Help Us

A world where everyone lives generously is an audacious vision!

For more than 40 years, Abundance Canada has had the amazing honour of helping Canadians with their charitable giving, whether in their lifetime or through their estate. Their acts of sharing from their abundance have impacted the causes they care about most.

Generosity has the ability to change lives, transform communities and make our world a much better place. That's why we believe generosity changes everything.

Over the past 10 years, our clients have trusted Abundance Canada to designate more than \$140 million to their favourite charities. In 2017, on behalf of our clients, more than \$19.72 million was distributed to 1,133 charities across Canada.

Abundance Canada offers many of its services at no charge. Our stewardship ministry is supported from three sources:

1. a portion of the annual earnings of investments under management;
2. a small donation of the proceeds of sales from gifts of securities;
3. and donations made directly to our ministry by clients and supporters of Abundance Canada.

In 2017, \$360,787 was generously donated to Abundance Canada by clients and supporters. These generous gifts directly support the ministry of Abundance Canada by providing funding for continued delivery of stewardship resources and services to our clients.

Thank you for your continued financial support and for choosing to use the services of Abundance Canada.

To learn how you can greatly impact your favourite causes, visit our website at abundance.ca or call toll-free 1.800.772.3257 for a personal, confidential, and no-obligation consultation.

What We Do



SIMPLIFIED GIVING

Simplify your giving with one donation receipt, then make multiple distributions. Distribute your gift now or in the future. Give anonymously if you choose.



GIFTS IN A WILL

Make it easy for your executor with one donation receipt. Update your charity distribution list at Abundance Canada without changing your will. Distribute over time if desired.



DONATIONS OF STOCKS, BONDS & MUTUAL FUNDS

Minimize taxes and benefit your favourite charities by donating publicly traded securities, such as stocks, bonds and mutual funds.



FAMILY FOUNDATIONS

Abundance Canada is capable of handling all the tasks involved in running a family foundation.



ADVISORY SERVICES

Abundance Canada offers a range of tools and services to help financial planners, lawyers and accountants serve their clients better.



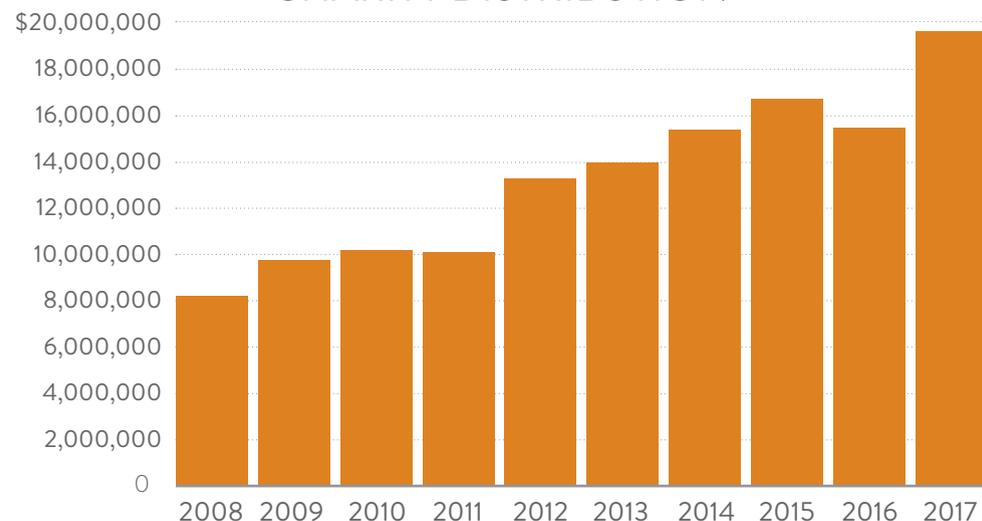
STEWARDSHIP RESOURCES

Abundance Canada provides resources to educate individuals, churches and charities on our understanding of stewardship.

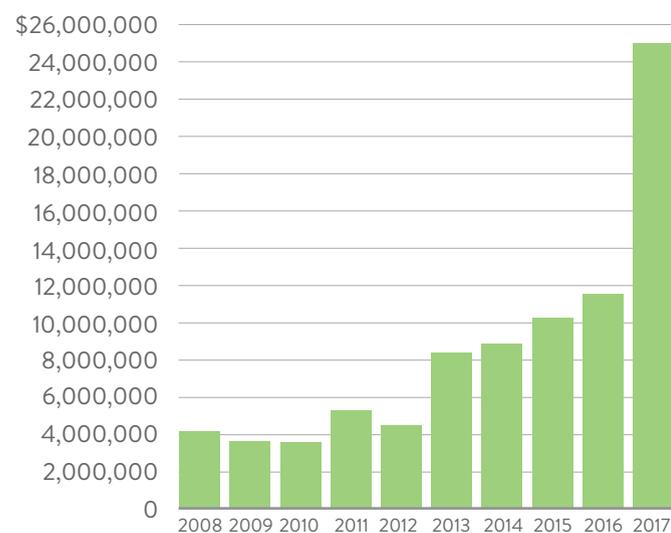
2017 Financials

AS OF DECEMBER 31, 2017

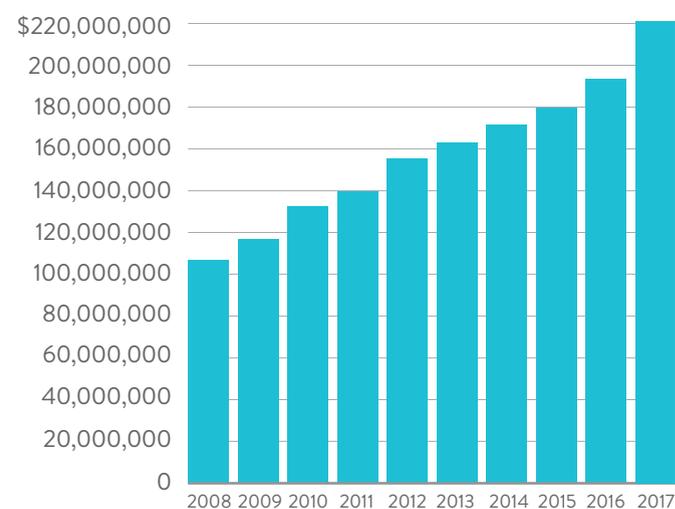
CHARITY DISTRIBUTION



SECURITIES DONATED



ASSETS MANAGED



BALANCE SHEET

Assets

Investments	218,597,405
Investment income receivable	666,623
Capital assets	833,190
Other assets	99,583
Total	220,196,801

Liabilities

Accounts payable	152,259
Earnings payable	1,519,625

Capital held for investment

Managed funds	101,985,650
Endowment funds	37,255,162
Non-endowed gifted funds	73,734,707
Invested in capital assets	833,190
Internally restricted funds	4,716,208
Total	220,196,801

STATEMENT OF OPERATING ACTIVITIES

Investment income	6,853,207
Other income	554,784
Total income	7,407,991
Earnings paid on funds	(3,551,246)
Operating expenses	(3,374,051)
Operating surplus	482,694
Unrealized losses in fixed income portfolio allocated to General Reserve Fund	(1,471,167)
Change in Unrestricted Net Assets	(988,473)

Distributions to charity in 2017 19,724,460

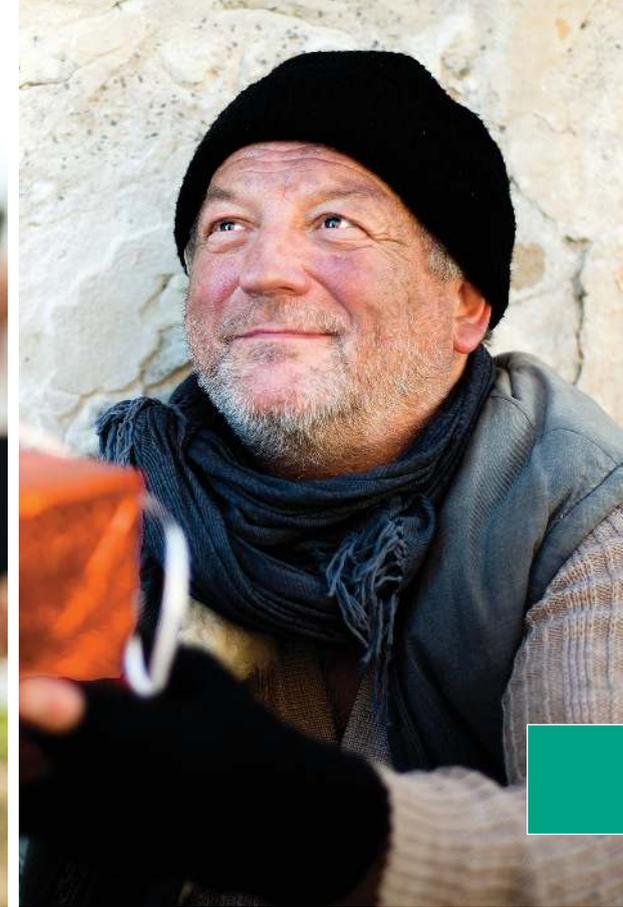
Thank You!

**“The service you are offering helps God’s people with their needs, but that is not all it does. It is also bringing more and more thanks to God.”
2 Corinthian 9:12 (ERV)**

Thanks to God for blessing this ministry.

Thank you to all our clients, supporters and professional advisors who use the services of Abundance Canada. Your generosity is impacting others. We are honoured to work with you.

Thank you to the Abundance Canada Board of Directors and staff, your commitment is helping to realize the vision ... a world where everyone lives generously.





Generosity changes everything

1.800.772.3257 | abundance.ca

Charitable number: 12925-3308-RR0001