



A World Where Everyone Lives Generously

Thank you for believing with us that generosity changes everything. Your commitment to this vision is changing lives.

It is a privilege to walk alongside generous individuals and organizations who are sharing the hope and joy of generosity with a world that needs it now more than ever.

We are grateful to our board of directors, leadership team and staff for their continued commitment to our guiding principles: God’s love is abundant, God gives freely, God invites us to share.

Finally, a big thank you to all the kind individuals who have shared their thoughts and stories with us for this report. It is people like you who are bringing us closer to a world where everyone lives generously.

Thank you.

INSIDE

Generosity Inspiring Resilience, Compassion & Hope	5
The True North: Strong & Generous	6
The Freedom of Disciplined Giving	9
Generosity Plan™: Your Roadmap to Giving	12
2019 Financials	14
Generosity Full Circle	17
Following My Father’s Plan	21
Board & Staff	24



We can still do good,
even when we're not
on this earth.

Doug & Ruth Wagner — Ontario
Abundance Canada clients

GENEROSITY INSPIRING

Resilience, Compassion & Hope



Allister Penner
Board Chair



Darren Pries-Klassen
Chief Executive Officer

As we write this letter from our makeshift home office desks, we are acutely aware that this Annual Report will reach your hands amidst one of the largest public health crises our nation has ever faced. At first glance, celebrating the successes of the past year seems incongruous with current circumstances. And yet, sharing stories of living generously is critically important right now. We don't know what the future brings, but we know that generosity inspires resilience, compassion and hope.

Living generously doesn't start with dollars and cents, it begins with an attitude, a disposition to put ones' own wishes and wants aside and consider the needs of others. By and large, Canadians have done this in a huge way over the past few months. Healthcare workers extending themselves beyond the call of duty, a heightened level of friendliness and consideration as neighbours help the vulnerable in their communities, and people from all across the country giving what money they can to support those in need. COVID-19 is teaching us a great deal about giving, but this wave of generosity is not unique to the present crisis.

Last year, Abundance Canada had the privilege of helping Canadians plan a remarkable amount of charitable giving. We helped 415 new clients create customized Generosity Plans™ and distributed \$28.96 million to more than 1,500 charities and qualified donees. In addition, we receipted \$55.33 million in donations, of which \$30.45 million were in-kind publicly traded securities.

Behind each one of these numbers is a unique story of someone's choice to live and give generously; their diverse motivations, inspirations, and expressions of giving come together to create a beautiful mosaic of support that will carry us through these difficult times and beyond.

We know this pandemic is sure to shape our society long after the immediate crisis has passed, and Abundance Canada continues to refine our strategic planning, develop ongoing staff training, and implement new policies and best practices that ensure we are ready to face the future. Whatever lies ahead, we know that the lessons of generosity will be no less relevant. The timeless habit of charitable giving will bring the same joy it always has, and Abundance Canada will be here to help you make your Generosity Plans a reality.

Allister Darren

THE TRUE NORTH, *Strong & Generous*

Barbara Chambers, Director of Communications



In 2007, I embarked on one of the biggest adventures of my life. I moved to Ontario from my home in the UK. Like most immigrants, I was seeking new opportunities and a better quality of life. I never imagined that becoming

Canadian would teach me to adopt a lifestyle fully grounded in generosity.

Before making the big move across the pond, I had visited Canada on a six-week holiday. Of course, I was fully aware that a vacation is not the same as living somewhere permanently but given that my future home was a commonwealth country, I thought it wouldn't be too big of an adjustment. How wrong I was!

❖ Canada has a unique culture all its own, and generosity is central to its identity. ❖

Canada has a unique culture all its own, and generosity is central to its identity. In every region of the country, people of all ages and backgrounds contribute time and money to help one another, both within and outside their communities. These donations benefit the work

of many important causes such as food banks, service organizations, shelters, hospitals, sports, arts and environmental organizations. This culture of giving is quite different from the one in which I grew up.

My parents had immigrated to England in the late 50s to help rebuild the nation after World War 2. I often watched my mother extend warm hospitality to their friends and neighbours; however, due to negative experiences they restricted their kindness to those of the same culture. Mum and Dad were not church goers but believed in God and wanted their children to have a foundation of Christian faith. So, my siblings and I were sent to Sunday school at a local church. Deeply impacted by the love and teaching I received there, I made a commitment to follow the way of Jesus at the age of ten.

Over the years, I participated in various activities including volunteering as an usher on Sundays and serving on the church events planning team. These experiences sparked a love of organizing fundraising events and making a difference in the lives of others. Although I had seen acts of kindness and generosity, it was my church community that taught me about giving and serving beyond what was familiar and comfortable.



As I prepared to immigrate, I made a firm decision that my new life in Canada would include working in the non-profit sector, but upon arrival I encountered a lack of job prospects in the field. However, plenty of local charities were looking for volunteers. I stepped up, hoping to gain some valuable experience for my resume.

I had often heard that diversity was one of the great strengths of my new country and working side by side with generous Canadians from all cultural backgrounds, religious beliefs, and ethnicities, allowed me to see firsthand the thread of selfless compassion that knits us all together. Over the years, I have watched churches organize food drives to ensure vulnerable children have breakfast at school, women organize a makeover day for abused women living in a local shelter, friends gather to prepare hot chocolate, coffee and lunch packs to deliver to the homeless on Christmas Day and compassionate adults mentor youth in care. I have seen people from all walks of life donate money to help others live a better life. Seeing all these people practice generosity and warmly invite me to join them, ignited a lasting passion for giving and a deep pride in my new country.

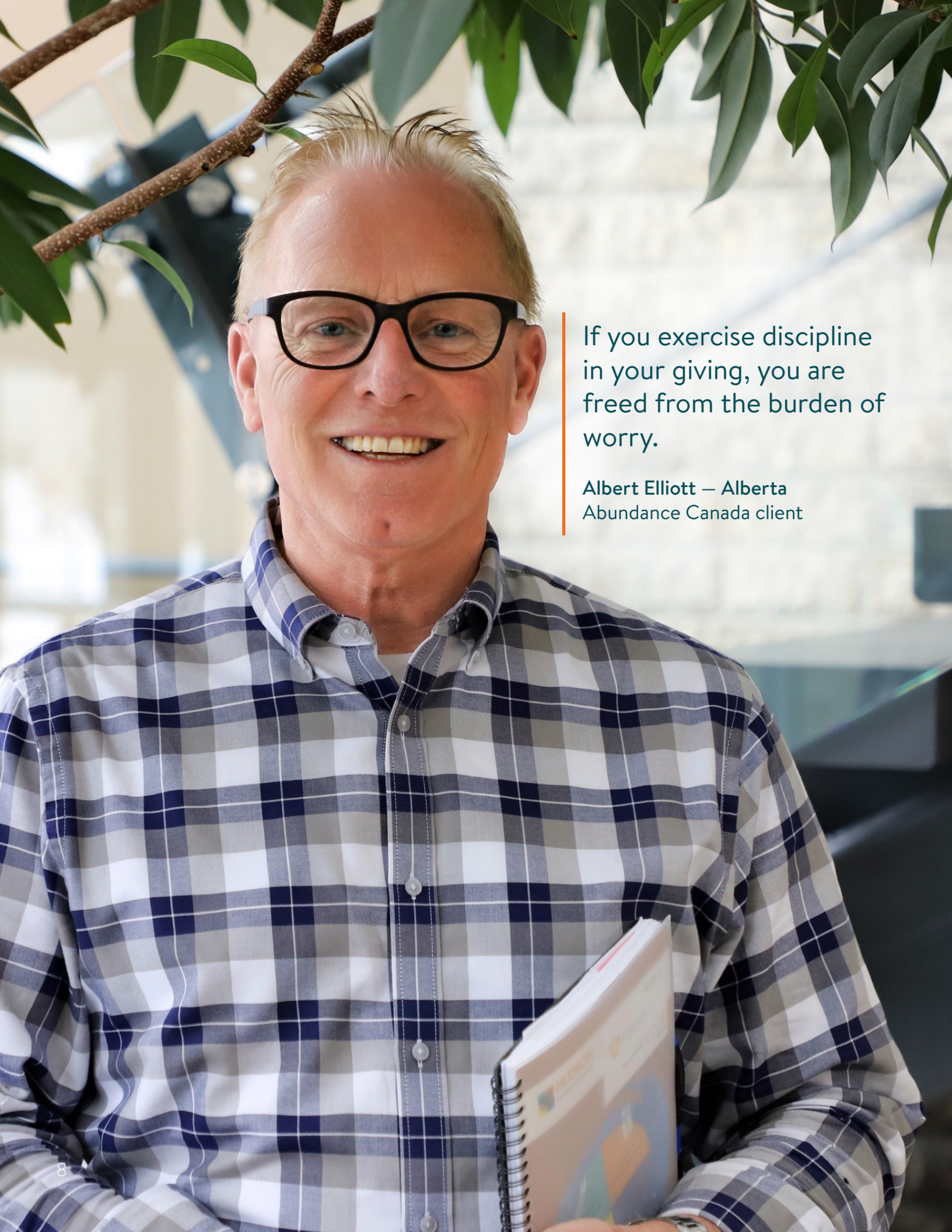
Today, I feel so privileged to play my small part in our country's legacy of generosity. Volunteering with my

local Children's Aid Society brings enormous joy, and my work at Abundance Canada fills me with hope for the future.

❖ New immigrants ... take on the mantle of giving, adding their own experiences to the mosaic of generosity in our country. ❖

The latest statistics show that Canadian philanthropy has shifted significantly in the last decade: fewer people are donating more money, which has resulted in a flatline of giving. However, everyday, Abundance Canada clients remind me that giving is an intrinsic part of our national identity. Thousands of men and women continue to carry on the tradition of generosity in Canada, and new immigrants, and their generations that follow, take on the mantle of giving, adding their own experiences to the mosaic of generosity in our country.

Whether donating time, assets or money, living generously continues to add value to the economic stability of our great nation and supports charitable causes across the country and beyond our borders.



If you exercise discipline in your giving, you are freed from the burden of worry.

Albert Elliott — Alberta
Abundance Canada client

THE FREEDOM OF *Disciplined Giving*



Albert & Judith Elliott
Abundance Canada clients
ALBERTA

Growing up in Enniskillen, Ireland, Albert Elliott learned to practice generosity from a young age. His parents faithfully supported their local church, including encouraging their son to place his own bit of money into the collection plate every Sunday. He was also deeply influenced by an aunt who gave generously to help others. “She used to say, ‘You can never out-give God,’” remembers Albert fondly.

When Albert immigrated to Canada as a young man, he was focused on building a new life in a new country. In the years that followed, he launched a successful career in Human Resources management, met and married his wife, Judith, and started a family. As he progressed through busy executive positions in the banking, energy and non-profit sectors, he carried on the family tradition of giving.

Judith and Albert shared a passion for helping others, especially young people. The family volunteered at their church and in the community, and they gave to a variety of charitable causes close to their hearts. Albert served on the board of directors for a Christian retreat centre and for the Christian and Missionary Alliance summer camp. Judith (along with the kids) sponsored several children through Compassion Canada. Those more formal donations of time and money were enhanced by a commitment to extend friendship and generosity wherever they saw the need. “Sometimes the biggest impact is in the small things,” says Albert. “Like thoughtfully tucking a card, given from the heart, into someone’s mailbox and not expecting anything back.”

✦ Sometimes the biggest impact is in the small things. ✦

Albert’s career eventually led him to take a staff position at Ambrose University. It was in this capacity he heard a guest lecture by an Abundance Canada gift planning consultant. Here he learned



about the role of charitable giving in planning personal finances. The message resonated with Albert's business background and commitment to serving others.

Although the Elliotts had always seized opportunities to give their time or money to help others, they hadn't really considered taking a strategic approach to their charitable giving. "It really got me thinking about putting our house in order for retirement and setting things aside for future giving," says Albert. "I love that it's [Abundance Canada] faith-based, and I was inspired by the message and how [they] treated everyone."

❖ We really enjoy donating, and we're so blessed by what God has accomplished through our generosity. ❖

Albert and Judith contacted Abundance Canada and created a Generosity Plan™ that reflects their passion for providing young people with opportunities to reach their full potential. "We [recommended] four to five charities to support," explains Albert. The Elliotts were able to benefit from Abundance Canada's advice, giving now in the most tax-efficient way and setting plans in motion for long-term generosity throughout their life

and beyond. "We really enjoy donating, and we're so blessed by what God has accomplished through our generosity," says Albert.

The Elliotts are now passing on that love of giving to the next generation. Albert spends a great deal of time volunteering as a mentor for young men, walking alongside them as they figure out their place in the world. "We often talk about how discipline equals freedom," says Albert. The mantra he follows is, "If you exercise discipline in your giving, you are freed from the burden of worry," says Albert. He is keen to talk about generosity planning with the young people in his life, saying, "We need to get the word out so that they can understand the benefits and the process."

❖ Rather than wait and see what happens, I gave right away just because I could, and it was the right thing to do. ❖

However, this enthusiasm for disciplined strategic giving doesn't mean Albert has given up on those random acts of generosity. At the start of the COVID-19 pandemic, he received a phone call from the director of a summer camp his kids once attended, explaining that the organization's annual fundraiser banquet had just been cancelled. "There was a fundraising goal to achieve at the banquet, and he asked me if I could help out," says Albert. Social distancing had just been introduced and classes across the province had been cancelled. "Rather than wait and see what happens, I gave right away just because I could, and it was the right thing to do," says Albert. "We don't know what the future holds, but God has never failed us, even in the most difficult times."

Photo Above: Albert and Judith with their grandchildren



Generosity changes the person. I think someone starts being generous and they just continue on being generous.

Sandra Bryant — Alberta
Abundance Canada client

GENEROSITY PLAN™:

Your Roadmap to Giving

Rick Braun-Janzen, Director of Gift Planning



Plans are important for any kind of journey. They help us to focus on what we want to accomplish and why, how we're going to get there, and what markers we'll create to make sure we stay on the right track. Of course, as the COVID-19 pandemic has recently shown, even the best laid plans encounter bumps in the road and need to be flexible enough to adjust and adapt to changing circumstances.

From once-in-a-lifetime bucket list items to mundane schedules, our lives revolve around countless plans without which we could not properly function. What is your schedule for today? For tomorrow? Next week? What are your vacation plans? Do you have a plan for your career? What about your retirement and estate plan? Does your organization have a strategic plan? If you donate to charity, what's your Generosity Plan™?

That last one might have caught you by surprise. Even though generosity is often a core value, it is rarely listed when people discuss the plans they have for their lives. And yet, without a plan, charitable giving can get lost among the demands of day to day life, put off for another day or a more convenient time. Reaching our charitable goals won't just happen on its own. We need to intentionally incorporate generosity into our overall planning.

A Generosity Plan with Abundance Canada is an outline of your unique charitable goals and a

customized road map for how you want to achieve them. It outlines strategic options for giving today, tomorrow, and well into the future, perhaps even beyond your lifetime, while leaving enough flexibility to adapt to changing circumstances and exploring new opportunities along the way.

Designing your Generosity Plan is as simple as meeting with an Abundance Canada gift planning consultant. They will get to know you, asking questions to help identify your charitable goals and the customized features of your plan.

When you're planning a road trip, in addition to knowing the final destination, it helps to review the route, consider stops along the way and identify potential detours. The same is true for your Generosity Plan. Once we understand your charitable goals and have created a customized and flexible design, implementing and managing your plan is easy. You can adjust the elements of your plan anytime. Even if you don't have any specific changes in mind, you should revisit and review your Generosity Plan regularly to make sure you're still meeting your charitable goals.

Charitable giving is an exciting journey. What are your charitable goals? Are you on track to achieve them? Abundance Canada is ready to help you design and implement a customized Generosity Plan to achieve your charitable goals today, tomorrow and beyond. After all, your generosity might just change the world.

Questions to Expect When Designing Your Generosity Plan

How will you fund your plan?

- + Donate during your lifetime
- + Donate through your estate (will)
- + Both

What will you donate?

- + Cash
- + Publicly traded securities
- + Private company shares
- + Life insurance
- + RRSP / RIF / TFSA
- + Other

Which charities do you want to support?

- + Abundance Canada can send money to any registered Canadian charity or qualified donee

When should the charities receive this support?

- + Regular payments to support the ongoing work of the charity
- + Special one-time project funding
- + A combination of both

How much support should each charity receive?

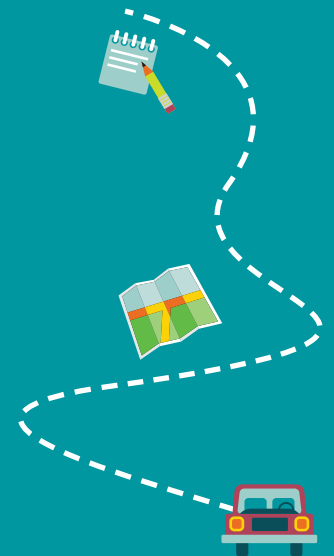
- + Recommend a fixed dollar amount for each charity
- + Allocate a percentage to each charity
- + A combination of both

Do you want to donate now and wait to distribute?

- + Donate now and receive an immediate donation receipt
- + Start distributing to charity in the future, such as when a specific project is initiated.

Do you want to involve others in your Generosity Plan?

- + Invite family members to support your plan
- + Implement a multi-generational approach when recommending which charities to support

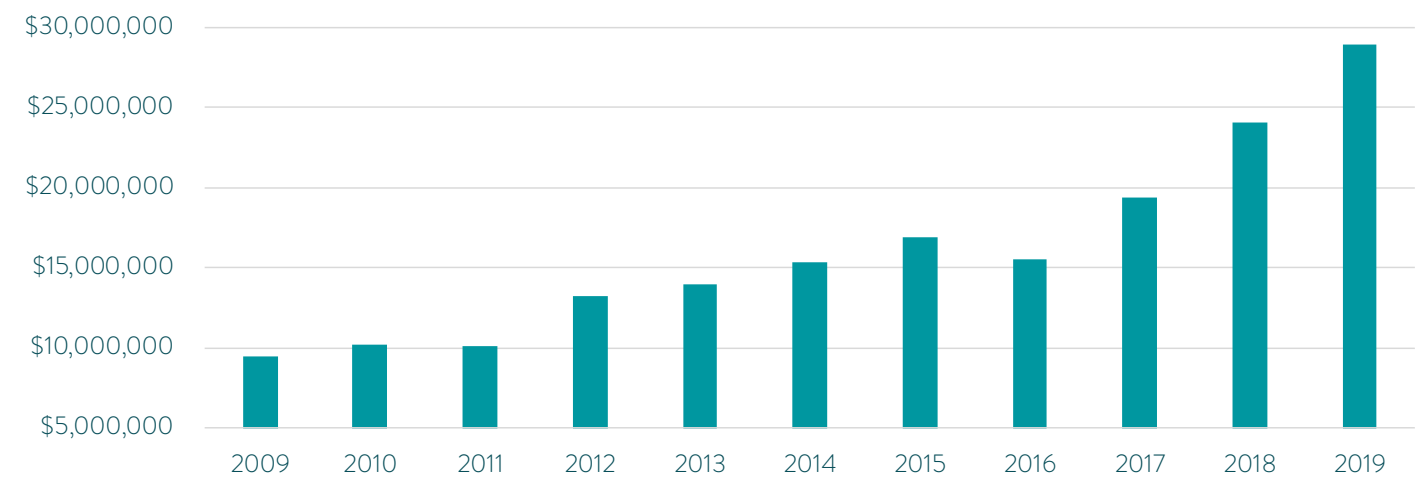


2019 FINANCIALS

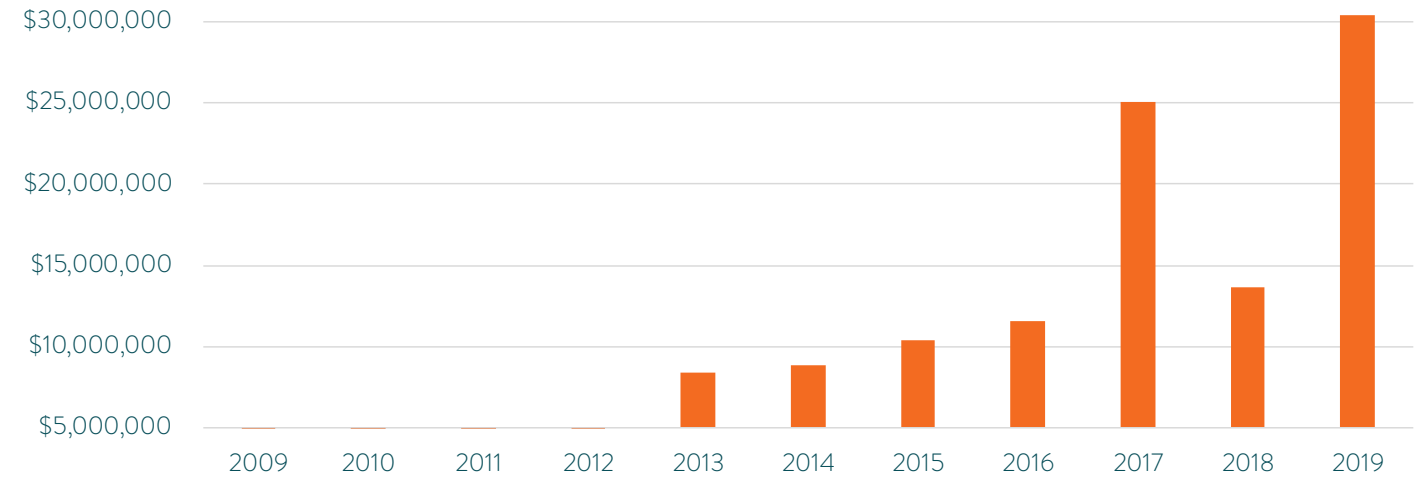
As of December 31, 2019

View the full 2019 Audited Financial Statement at abundance.ca

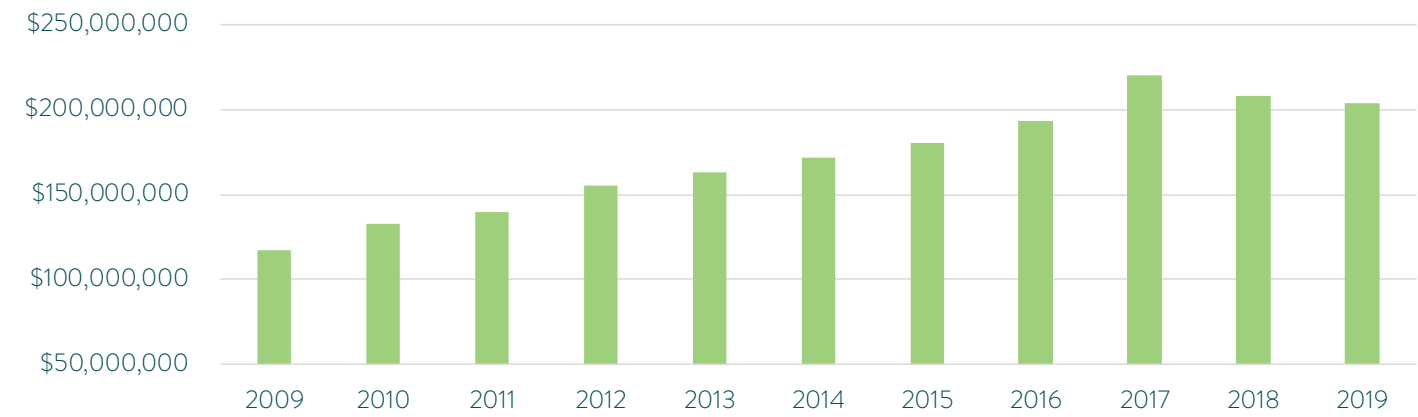
Charity Distribution



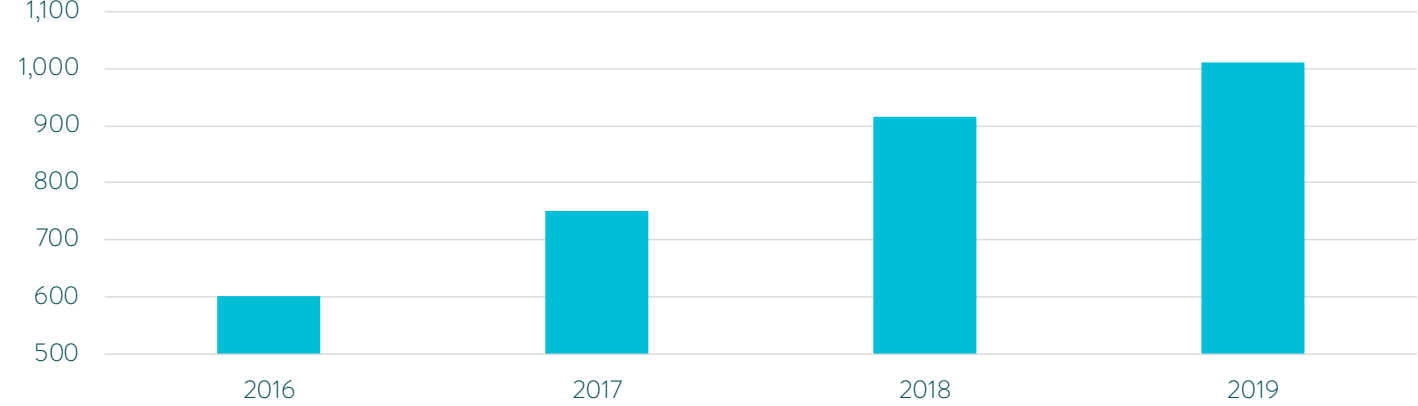
Securities Donated



Assets Managed



Active Donors



HIGHLIGHTS



\$28.96 M

Distributed to Canadian charities & qualified donees



1,568

Qualified donee recipients



\$55.33 M

Received donations



\$30.45 M

Donations of stocks, bonds & mutual funds

I think if generosity was at the core of our daily lives, the world couldn't help but be a better place.

Henry Friesen — Manitoba
Abundance Canada client



GENEROSITY

Full Circle



Vinh Huynh & Rebecca Braun-Huynh
Abundance Canada clients
MANITOBA

“I still remember opening the door to that first house and seeing everything was laid out with all the amenities. We felt that warmth. We felt that love,” Vinh Huynh says, recalling the day his family first arrived in Birtle, Manitoba. It was 1979, and this homecoming marked the end of a harrowing journey from war-torn Vietnam. “The generosity of a small group of Canadians allowed our family to embrace opportunities in Canada and make a good life.” Although that powerful experience continues to motivate and inspire his giving today, it was far from Vinh’s first experience with generosity.

“As my indigenous brothers and sisters here on Treaty One land often say, ‘Your story didn’t begin with you, it began with those who came before you,’” says Vinh. “My parents, grandparents, and great grandparents all led lives of quiet dignity and generosity, giving back to their communities.” It is a tradition of generosity he now carries on in his own neighbourhood. For the past 27 years he has worked as an educator and school administrator in Winnipeg’s inner-city.

❖ Your story didn’t begin with you, it began with those who came before you. ❖

“When I arrived at my current high school as principal, I noticed a concerning number of vulnerable citizens in the neighbourhood who were struggling with homelessness and addictions,” remembers Vinh. “I asked myself, ‘How can I respond?’” One of his colleagues encouraged him to join the Bear Clan Patrol, a group of volunteers who walk Winnipeg’s most vulnerable neighbourhoods, promoting safety through strong community connections. Vinh showed up to walk, and he discovered a community of people practicing tremendous generosity despite exceedingly difficult circumstances. It changed his perspective. “Everyone is capable of being generous,” he says. “When you see someone in need and help, you are recognizing the inherent dignity and worth of your brothers and sisters. Giving is an act of kinship and love as much as charity.”



Giving is an act
of kinship and love
as much as charity.

Vinh Huynh — Manitoba
Abundance Canada client

For Vinh and his wife Rebecca, that love and kinship is deeply rooted in faith. “We are followers of Jesus. That’s the key - it motivates and informs and influences every aspect of our lives,” Vinh says matter-of-factly. However, this does not mean their charitable giving is restricted to organizations that share their worldview. The Huynhs support a variety of organizations that contribute to peace and prosperity in the world. “We don’t give out of ideology, but a core belief that generosity matters.”

Vinh and Rebecca initially started using Abundance Canada to help streamline their generosity. “We are both very pragmatic, focused on efficiency and effectiveness,” says Vinh. Plus, their Generosity Plan™ has introduced a welcome discipline to their generosity, challenging them to keep their charitable goals on track. “We are committed to giving consistently and faithfully, so that charities can really focus on the good work they are doing,” says Rebecca.

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work they are doing.

Support for charities makes up one of the Huynh family’s biggest household expenditures, but it isn’t just another line item on their monthly budget. “We don’t see giving as being like other expenses,” explains Vinh. Giving generously is a part of their faith tradition, and the family takes great joy in sharing what they have with others.

When deciding which charities to recommend for support, the Huynhs take a methodical approach. Drawn out on paper, it would look like four concentric circles. “We always start by asking four things,” explains Vinh. “How are we giving to our local church and city; how are we giving to our province; how are we giving to our country; and, how are we giving to our world?”

Every year, Vinh and Rebecca review their charitable giving and ensure they are covering each of the four spheres. They have started talking about charitable giving with their children to ensure the joy of generosity, and the core values that underpin it, are passed on to the next generation. “When you give and



expect nothing back, our God weaves wonderful stories without us even realizing it,” says Vinh.

This providential storytelling was particularly evident to the Huynhs four years ago, when their generosity came full circle. Responding to the Syrian Refugee Crisis, they joined their church’s sponsorship team who approached Mennonite Central Committee (MCC) about sponsoring a family. Although initially inspired by news of the dire situation in Syria, MCC told the sponsorship group that refugees from the Congo were currently ready for sponsorship.

Echoing his family’s experience nearly 40 years earlier, Vinh and Rebecca joined with a group of generous Canadians in helping a Congolese family start a new life in Canada. “We were so grateful to be part of a sponsorship group,” says Vinh. Providentially at the same time, his youngest sister was also inspired to join a church group in Ottawa to sponsor a family of Syrian refugees and has stayed connected with them as they continue to settle into life in Canada.

“We can do no great things, only small things with great love,” says Vinh, quoting Mother Teresa. “That for me is the essence of what it means to be generous.”

Left Photo: Vinh and his daughter volunteering with Winnipeg’s Bear Clan Patrol.

Right Photo: The Huynh family



If everyone did adopt a generous attitude it would really be world changing.

Sharon Bieber — Alberta
Abundance Canada client



Laurie Ball
Abundance Canada client
ONTARIO

FOLLOWING MY *Father's Plan*

Laurie Ball feels a deep sense of responsibility when it comes to charitable giving. Her father suffers from dementia, so she has taken on managing his legacy of generosity in addition to her own donations. “To me, it’s a big responsibility [managing] my dad’s money,” she says. However, it is a task for which he prepared his daughter well. In addition to working as a professional engineer, he invested in the stock market. “I always had really open communication with my parents, talking about investing,” says Laurie. “A lot of people don’t feel comfortable investing in stocks, so I feel really lucky my dad got me interested early on.”

Giving back was always important to the Ball family, and Laurie’s father often discussed the benefits of donating publicly traded securities to charity. “My dad always talked about donating shares. He said what a brilliant program the government had set up and that I should be looking into this,” says Laurie. As a young teacher, she did not immediately follow her father’s recommendation, but as time went on she saw firsthand the wisdom of his advice.

When Laurie was made her father’s Power of Attorney, he walked her through all his finances, including investments and charitable contributions. At tax time, she worked with an accountant to help prepare her father’s income tax return. His capital gains were significant, and the accountant recommended donating publicly traded securities to not only save on taxes but continue her father’s tradition of charitable giving.

“That was how I found Abundance Canada,” she says. “I needed some support donating the stock.” Laurie worked with Abundance Canada to create a Generosity Plan™ that was in keeping with her father’s wishes and previous patterns of generosity. “Everyone I worked with at Abundance Canada was very professional and supportive,” says Laurie. “I almost feel like they held my hand through the whole thing, and that’s exactly what I needed.”

Working on her father's behalf, Laurie recommended his Generosity Plan support charities with which he had personal connections. For example, the Alzheimer's society had been especially important after her father's diagnosis, while an autistic family member inspired ongoing support for charities that help families with special needs. Laurie and her dad even got to see firsthand the impact of their donations when a new program opened up at their local Alzheimer's Society branch office.

After seeing how the Generosity Plan was helping her father give more effectively, Laurie got in touch with Abundance Canada and set one up for herself as well. "In the beginning I was just trying to follow my dad's philosophy, but it has worked really well for me [too]," she says.

❖ I really feel that when we can donate stocks and have a plan for giving, it makes a lot of difference to charities. ❖

While Laurie still gives her time volunteering with the hospital auxiliary and happily responds to various charity appeals and pledge drives, having a structured

Generosity Plan has changed how she thinks about giving. She says, "I'm used to writing cheques, but those are small amounts and they're so irregular. I really feel that when we can donate stocks and have a plan for giving, it makes a lot of difference to charities." She goes on to explain how giving her favourite charities predictable funding allows them to plan programs more effectively and run more efficiently. "I would really encourage people to look at their charitable giving, think about planning forward and see what they can do to help other people."

When asked if she thinks her generosity will change the world, Laurie says humbly, "I don't even feel that what I give is all that generous. To me, this is just sharing what I have. It's being grateful... I just want to see the money put to good use helping people, and I think that's how my dad feels, too."

Right Photo: Laurie and her father.



I just want to see the money put to good use ... and I think that's how my dad feels too.

Laurie Ball — Ontario
Abundance Canada client

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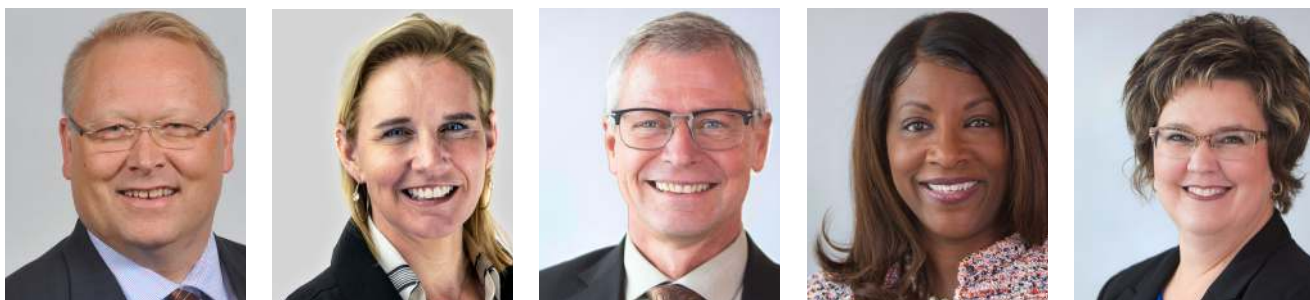
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Marlow Gingerich
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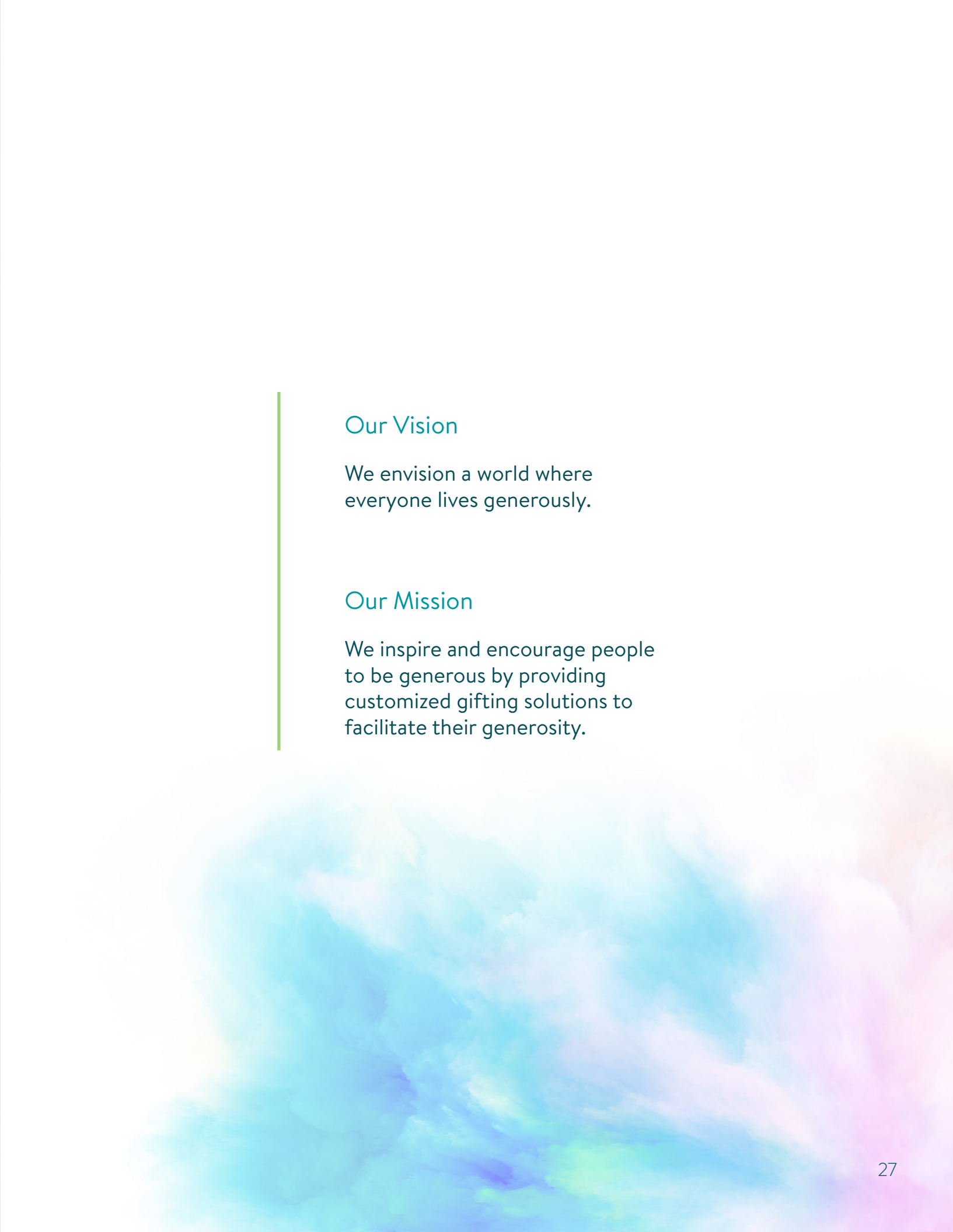
Gayle Fangrad
Administrative
Assistant

Anne Beifuss
Graphic Design
Communications
Specialist



Abundance Canada helps me to plan, reaffirms where my plan is faulty, and gives me structure to allow me to easily make charity a part of my life.

Hugo Peters - Manitoba
Abundance Canada client



Our Vision

We envision a world where everyone lives generously.

Our Mission

We inspire and encourage people to be generous by providing customized gifting solutions to facilitate their generosity.



Generosity changes everything

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Charity Registration No: 12925 3308 RR0001