

FUNDRAISING POLICY

Approved by:	Fundraising Committee
Last reviewed:	September 5, 2024 (to be reviewed every three years from date)
Responsible Role:	Director, Program Development, Communications and Compliance
Responsible Department:	Development Department

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FUNDRAISING POLICY

SECTION 1 – INTRODUCTION

1.1 Purpose

This policy is intended to ensure that JVS Toronto’s fundraising activities are ethical and meet best practice fundraising standards for the charitable sector in order to instill and maintain public and donor trust. JVS Toronto is guided by the Donor Bill of Rights developed by the Association of Fundraising Professionals and has incorporated these rights into this policy.

JVS Toronto has been accredited by Imagine Canada since 2014, which sets national standards for charities and non-profits in five key areas: board governance, financial accountability, fundraising, staff management, and volunteer involvement. This accreditation demonstrates our commitment to transparency and excellence, reinforcing the trust of our supporters and stakeholders.

1.2 Scope

This policy applies to all fundraising activities conducted by JVS Toronto employees, volunteers, members of the Board of Directors, members of Board committees and advisory groups, students, contractors or consultants who are working at JVS Toronto or acting on behalf of JVS Toronto.

1.3 Definitions

Word/Term	Definition
Philanthropy	The practice of giving money and time to help make life better for other people.
Donor	An individual or group that gives something such as money, goods, or services to a person or an organization.
Donation	Something (such as money, food, clothes, etc.) that you give in order to help a person or organization
Ethical	Following accepted rules of behavior.
Conflict of Interest	Conflicts of interest include situations where a JVS Toronto employee has an undisclosed interest in the activities of, or an undisclosed commercial relationship with, JVS Toronto stakeholders; or is engaged, in whole or in part, in undisclosed activities that are in competition with those of JVS Toronto. This includes situations where there may be a perceived conflict of interest.
Conduct	The way that a person behaves in a particular place or situation.
Gift	A gift is a voluntary transfer of cash or in-kind items to JVS Toronto from individuals, corporations, associations, foundations or other

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	sources for use in the mission and priorities of the agency. Gifts are made without expectation of return or benefit of any kind to the donor or to anyone designated by the donor except where the benefit is of nominal value.
Bequest	A bequest is a gift made through a will. Bequests may be stated in several ways, including as a percentage of an estate, as the residue of the estate or as a specific dollar amount. Bequests can include money, investments, property, real estate or other parts of an estate.
Tangible Personal Property	Private property that is moveable.
Real Property	Real estate, immovable property.
Fair Market Value	An estimate of the market value of a property in an open and unrestricted market, and between a willing buyer and a willing seller who are knowledgeable, informed, and acting independently of each other.
Monetary Donations	A donation of cash or cash equivalent.
Major Gift	A donation in the amount of \$10,000 and over, and is deemed to mean either a significant part of the cost of, or a contribution to a program or activity, and represents a substantial part of its value.
Illiquid	Not easily converted into cash.

1.4 Related Policies

Conflict of Interest Policy
 Code of Conduct Policy
 Customer Complaint Policy
 Privacy Policies

1.5 Legislative Context

Charities Accounting Act (Ontario)
 Ontario Not-for-Profit Corporations Act (ONCA)
 Trustee Act (Ontario)
 Canada Income Tax Act
 Canada Revenue Agency (CRA) Regulations – Charities
 Donor Bill of Rights by the Association of Fundraising Professionals

SECTION 2 – FUNDRAISING POLICY

2.1 Policy

JVS Toronto solicits and accepts donations to further its mission and the priorities of the agency.

NOTE: The following section “RESPONSIBILITY & PROCEDURE” represents best practices as determined by JVS Toronto and is largely designed to provide guidance to designated JVS Toronto representatives. However, it is understood that, where appropriate, these representatives may adopt modified procedures in response to any given circumstance. Procedural Guidelines continue on this and the following page(s).

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SECTION 3 – RESPONSIBILITY & PROCEDURE

3.1 Ethical Practices

JVS Toronto manages its fundraising activities and donations through its policies and ensures anyone acting on its behalf follows established practices outlined in such policies. All fundraising activities conducted by JVS Toronto, or those acting on its behalf, will follow the practices outlined below.

JVS Toronto will:

1. Inform donors of its mission and related activities, utilizing both printed and electronic material, and ensure efficient use of donations to further its mission.
2. Ensure there is no exploitation of those who benefit from the contributions made by donors and will be sensitive in describing such beneficiaries to donors by fairly representing their needs and how those needs will be addressed.
3. Represent itself to donors in a truthful and accurate manner and will not make claims that cannot be upheld or are misleading; nor accept donations for purposes that are inconsistent with its mission.
4. Disclose to donors the organization's name, the purpose in which funds are being requested, and disclose, upon request, if the individual representing the organization is a volunteer, employee or contracted third-party.
5. Ensure that all individuals acting on its behalf act professionally within its Code of Conduct Policy.
6. Disclose to the public a list of its Board of Directors on its website.
7. Disclose to the public its financial statements on its website.
8. Ensure that donations, gifts and services are used for the purposes in which they were intended.
9. Provide donors with appropriate acknowledgement and recognition in accordance with Section 5, Donor Recognition and Naming of this policy.
10. Manage donor information with respect and confidentiality in accordance with its own privacy policies and applicable laws.
11. Ensure that there is no selling, sharing, renting or exchanging of its donor lists and will, upon request, manage mailing, telephone and electronic lists appropriately by removing donor names. JVS Toronto will, in addition, limit the frequency of contact with donors, as appropriate.
12. Value or encourage donor feedback and answer their questions promptly, truthfully and accurately.

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3.2 Code of Conduct

JVS Toronto employees, consultants and volunteers conducting fundraising activities are monitored for adherence to its fundraising practices and Code of Conduct Policy.

3.3 Conflict of Interest

In all matters involving the donor, their interest and well-being are a priority. In cases of potential conflict of interest, those acting on behalf of JVS Toronto must disclose the conflict and allow an impartial individual to act on its behalf as outlined in the JVS Toronto Conflict of Interest Policy.

3.4 Solicitation

All donor solicitors will act with fairness, integrity and in accordance with all applicable laws. Solicitors will limit frequency of contact, medium of contact (such as email, telephone and mail) or cease contact altogether of a prospective donor upon their request.

JVS Toronto does not hire commission-based fundraisers and does not conduct door-to-door or street-side fundraising. JVS Toronto employees are compensated by a salary or hourly wage and customary employee benefits. JVS Toronto does not pay finders' fees, commissions or other payments based on philanthropic contributions received or funds raised.

3.5 Complaints

JVS Toronto will respond promptly to a complaint made by a donor or prospective donor in accordance with the policies and procedures outlined in the JVS Toronto Customer Complaint Policy.

3.6 Disclosure of Fundraising Activity Costs

JVS Toronto will follow all Canadian Revenue Agency (CRA) guidelines when reporting on fundraising activities, their costs and income received.

SECTION 4 – GIFT ACCEPTANCE

Gifts which further the mission and priorities of the agency will be accepted. JVS Toronto reserves the right to decline gifts which do not align with the Fundraising Policy or any other reason as determined by the Executive Management Team.

4.1 Determining the Donor

Where the donation is cash, or a cash equivalent, the person or organization, whose name appears on the face of a cheque, or credit card, will be considered the legal donor of a gift. For gifts of securities and real property, the person or organization in whose name that property is registered will be considered the legal donor. For cheques drawn on joint chequing accounts and for securities and real property owned jointly, either or both of the owners may be considered the legal donor(s).

4.2 Types of Gifts

Gifts to JVS Toronto can take many forms, such as an outright gift from a living donor or a bequest from a living donor that takes effect upon the donor's death.

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In fulfillment of its mission, JVS Toronto accepts gifts of any amount in Canadian dollars in the form of:

1. Cash and cash equivalents; and
2. Non-cash gifts such as stocks and bonds, tangible personal property, in-kind donations, services and real estate.

4.2.1 Undesignated Gifts

Gifts with no stipulation by the donor as to their purpose or use are considered undesignated or unrestricted.

4.2.2 Designated Gifts

Gifts given for a specific purpose designated by the donor will be restricted, and may be used only for the designated purpose.

Acceptance of a designated gift imposes a legal obligation to comply with the terms established by the donor. Therefore, the nature and extent of this obligation must be clearly understood. For this reason, the terms of each major gift of \$10,000 and over, restricted gift will be reviewed by the Development Department, Finance Department and CEO to ensure that the terms do not hamper the usefulness and desirability of the gift. If a gift is deemed unacceptable, the donor will be counseled to remove or modify the restrictions. Such restrictions must be agreed upon prior to JVS accepting the gift and issuing a charitable receipt if applicable.

4.2.3 Tribute Gifts

A tribute gift is when a donor makes a monetary gift in honour or memory of a person or event. A JVS Toronto tribute card will be sent on behalf of the donor to the individual or family to whom tribute is being paid. Tribute gifts can be either designated or undesignated as specified by the donor. Tribute gifts are eligible for a charitable tax receipt.

From time to time, recognition cards will be sent on behalf of the agency, with no charitable donation attached, to pay tribute, honour or memorialize donors or friends of JVS Toronto. These recognition cards will only be sent at the discretion of, or with approval from the CEO or Director, Program Development, Communications and Compliance.

4.2.4 Endowment

An endowment can be restricted or unrestricted. Gifts of endowment will be accepted at a minimum level of \$50,000 in unrestricted funds and \$100,000 in restricted funds, when deemed appropriate by JVS Toronto's Executive Management. Only the interest from the fund can be spent, not the capital or principle that anchors the endowment. Usually only a portion of the interest or earnings from the endowment are paid out on an annual basis in order to assure that the original funds will grow over time.

The purpose of an endowment must be documented in an endowment agreement.

The agreement will outline the degree and type of input the donor may have subsequent to the donation setting up the endowment.

JVS Toronto is open to donors having an advisory role in decisions concerning the use of endowment funds. Donors will be informed that the funds have passed irrevocably to JVS Toronto and that JVS Toronto will make all decisions regarding those funds subsequent to the donation. These terms will be reflected in the endowment agreement.

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Where the endowment is given for restricted purposes, the endowment agreement will:

- (i) Outline alternatives to those purposes, in the event that said purposes cease to be available to JVS Toronto; and
- (ii) Define preferences as to how the endowment funds should be dispersed on the dissolution of JVS Toronto.

The endowment will be invested by the agency's management as seems most appropriate to Finance and Administration Committee of JVS Toronto.

Management will identify and allocate available earnings from the endowment to the appropriate programs or activities of JVS Toronto, within the constraints of the agreement. JVS Toronto will take the input of the donor(s), or their delegates, into account in the manner prescribed in the agreement. If the available amount is under-used in a given year, that amount may be carried forward and made available for use in a subsequent year.

Unless otherwise provided, the original endowment agreement will apply to any subsequent donations to the endowment.

4.2.5 Gifts of Real Estate

Gifts of real estate will be accepted by the Board of Directors after consultation with the agency's legal counsel. The property's condition, marketability, carrying costs, pending sale and other relevant considerations will be evaluated. This also will be applicable to gifts of a personal residence from a donor's life estate. In all gifts of real estate, an inspection will be required to identify any potential environmental problems such as asbestos, radon or other contaminants or hazards associated with the property.

4.2.6 Gifts of Securities

Gifts of securities will be sold as soon as practicable after receipt, taking market conditions into account and, if appropriate, after consultation with the Finance and Administration Committee. The value of the gift is the market value on the date the donor relinquishes control of the asset to JVS Toronto. Gifts of illiquid securities will not be accepted.

4.2.7 Gifts of Tangible Personal Property (In-kind Gifts)

Gifts of tangible personal property will be accepted by JVS Toronto, either for use when appropriate, or for sale when not appropriate for use in the operation of the agency. If the value of the property is greater than \$10,000, Board of Directors approval is required before such property is sold. If the value of the property is less than \$10,000, JVS Toronto's Executive Management in consultation with the Development team, has the discretion to determine the appropriate course of action.

i) Appraisal of In-kind Gifts Valued at Greater Than \$1,000

In-kind gifts over \$1,000, such as real estate, artwork or jewelry, must be appraised by an independent outside appraiser who is not related to the donor, before a tax receipt or business receipt will be issued. JVS Toronto will refrain from giving any donor an appraisal of any donated property.

ii) Appraisal of In-kind Gifts Valued at Less Than \$1,000

In-kind gifts less than \$1,000 in value will be accepted, if appropriate, and will be used at special events, auctions, or in programs. A determination will be made by JVS Toronto as to the fair market value. JVS Toronto will accept a receipt for the original purchase of the item to identify the

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value of the in-kind donation from the individual donating the item. If such a receipt is not available, JVS Toronto will determine the fair market value by reference to catalogues or store prices. If the fair market value of an item cannot be determined, JVS Toronto cannot issue a charitable income tax receipt.

iii) In-kind Gifts Less Than Three Years Old

In-kind gifts less than three years old will be receipted at the lesser of cost or fair market value.

iv) In-kind gifts More Than Three Years Old

In-kind gifts more than three years old will be receipted at their fair market value.

4.2.8 Gifts of Services

A gift of services is defined as a non-monetary, non-material donation. It can be, but is not limited to, labour costs and/or cost reduction for necessary services. Gifts of service are not eligible for a charitable receipt.

4.2.9 Planned Gifts

A brief description of some examples of planned gift options is set out below. The list is not intended to be all-inclusive. These are intended as guidelines, and exceptions may be made in specific situations with the approval of the Board of Directors.

i) Bequests

A bequest is a gift made through a will. Bequests can be stated in several ways, including as a percentage of an estate, as the residue of the estate, or as a specific dollar amount. Bequests can include money, investments, property, real estate or other parts of an estate.

ii) Gifts of Life Insurance

Gifts of life insurance can be in the form of a new or an existing policy. A donor can retain the ownership of a life insurance policy and designate JVS Toronto as the beneficiary. Alternatively, a donor can assign the ownership of the policy to JVS Toronto, while continuing to be responsible for premium payments, unless the policy is fully paid. Premium payments can be made directly by the donor, or the donor can give cash payments to JVS Toronto and allow the agency to pay the premiums. Upon the death of the insured individual(s), the life insurance proceeds are paid to JVS Toronto.

iii) Life Insurance Policies and Premiums

JVS Toronto will accept gifts of life insurance policies, but ordinarily will not make payments for premiums on such policies unless the donor agrees to make a separate gift to cover the premium cost.

iv) JVS Toronto Beneficiary and Owner of Life Insurance Policy

If JVS Toronto is both beneficiary and owner of a life insurance policy, the value of the gift is the fair market value of the policy at the time it was donated to JVS Toronto (and not the policy's face value) and the donor will be receipted for any future premium payments.

v) JVS Toronto Beneficiary Not Owner of Life Insurance Policy

If JVS Toronto is the beneficiary, but not the owner of an insurance policy, the full amount received upon the death of the donor is the value of the gift and the estate will receive a receipt therefor.

4.2.10 Anonymous Gifts

JVS Toronto accepts anonymous gifts. The donor must disclose their name to JVS Toronto's Development and Finance Departments when a charitable receipt is requested, to ensure the gift meets this policy, and to maintain a gift record as required by the CRA. Donor information is considered private and confidential.

4.2.11 Gifts Where Donor Activities Conflict With Mission

JVS Toronto will not accept gifts from individuals, corporations/industries and their respective foundations or other donors whose activities may be in direct conflict with its mission or which, in any way, limits its ability to provide services.

4.3 Legal Counsel

4.3.1 Donor's Use of Legal Counsel

JVS Toronto recommends all donors consider seeking legal or tax counsel when considering a donation to JVS Toronto. The donor is responsible for any costs incurred when seeking professional guidance.

4.3.2 JVS Toronto's Use of Legal Counsel

JVS Toronto will consult with its legal counsel to review a:

- Gift that is to be subject to certain restrictions;
- Transaction for which terms and conditions are prescribed;
- Transaction in respect of which a potential conflict of interest arises; and
- Transaction for which JVS Toronto believes that the use of counsel is appropriate.

4.4 Charitable Receipts and Business Receipts

Tax receipts are issued to individuals and businesses for voluntary gifts of cash based on the amount received minus any benefit derived by the donor in accordance with CRA guidelines. Year-end gifts will qualify for current tax year receipts if they are post-marked in the current calendar year or officially received within the current calendar year.

Tax receipts will be issued automatically for a minimum donation of \$18. Donors making donations below this amount may request a tax receipt.

Charities and foundations are not entitled to receive a charitable tax receipt for their donations, whether the donation is in cash or in-kind. An acknowledgement and thank-you will be issued which details the amount and purpose of the donation.

4.5 Returning Gifts to a Donor

The Canada Revenue Agency (CRA) stipulates that a registered charity cannot return a donor's gift. As a donation transfers ownership of the money from the donor to the charity, once the transfer is made, JVS Toronto is obliged to use the gift in carrying out its charitable purposes.

In the event that a donation was intended for a different charity, JVS Toronto will work with the donor to transfer the gifted property to another Canadian registered charity.

In the event that a designated gift cannot be used for its intended purpose, JVS Toronto will consult with the donor and seek permission to allocate any unused funds to its other programs.

SECTION 5 – DONOR RECOGNITION AND NAMING

An integral part of the efforts of the Development Department is to acknowledge the contribution of donors in an appropriate and consistent manner. By doing so, JVS Toronto lays the groundwork for their future support and also stimulates interest among potential donors. While JVS Toronto adheres to consistent recognition of donors, the program will be flexible enough to assist in recognizing donors in the most meaningful manner.

5.1 Recognition

The following basic principles apply to donor recognition:

- Every donation will be appropriately recognized in a timely fashion.
- The extent of recognition afforded donors will be commensurate with their level of commitment to the work of the agency.
- JVS Toronto will endeavor to abide by the donors' wishes for recognition, where appropriate, and will respect anonymity, if requested.
- When a donation meets the appropriate criteria, a charitable receipt will be sent to the donor in a timely fashion.

5.2 Recognition Opportunities for Major Gifts

JVS Toronto considers all charitable donations over \$10,000 to be major gifts. Donors who contribute a major gift at or above this level will:

- Receive stewardship reports outlining the impact of their donation annually for the duration of their gift term.
- Be invited in for personalized tours and in-person updates when possible.
- Receive recognition at the appropriate level in our annual report, and on our website.
- Be invited to attend the Annual General Meeting and other agency-wide events.

5.3 Naming Opportunities

Major donors may be eligible for program or location naming opportunities when available. JVS Toronto does not offer naming rights in perpetuity. Duration of naming rights will generally be 10 years as per common industry practice. In some cases these terms may be negotiated when deemed appropriate. Terms and conditions around contribution levels, payment schedules and the duration of naming rights will be outlined in donor agreements. JVS Toronto retains all rights to named programs and locations. Donors gain no rights other than the rights set forth in the donor agreements.

SECTION 6 – SPECIAL EVENTS

6.1 Approval

All fundraising special events must be approved by the CEO. The Development Department must be notified and involved in any planning of special events. Ideas for special events should be brought forward to the Director, Program Development, Communications & Compliance or the CEO.

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SECTION 7 – GOVERNANCE

7.1 Supporting Documentation

Name	Location	Document Type
Securities Donation Form	Website	pdf

7.2 Policy Owner

Policy Owner	Director, Program Development, Communications and Compliance
Policy Approver	Executive Management Team
Policy Reviewer	Board of Directors (formal review required every three years)

7.3 Version Control and Change History

Version Number	Approval Date	Approved by	Amendment
Version 8	September 5, 2024	Fundraising Committee	The policy was revised for minor wording changes and to add ONCA to relevant legislation. Reviewed and voted on by a quorum of Fundraising Committee members at the September 5, 2024 meeting.
Version 7	n/a	n/a	The policy was edited on August 12, 2022 to add that we only accept gifts in Canadian dollars and other minor adjustments.
Version 6	n/a	n/a	The policy was edited on August 16, 2019 to change Director of Development to VP, Strategy and Stakeholder Engagement.
Version 5	n/a	n/a	The policy was updated on November 15, 2017 in the Purpose section to include information about JVS Toronto's accreditation in Imagine Canada's Standards Program.

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Version 4	August 23, 2017	Executive Management Team	All previous fundraising policies were reviewed and contents edited and placed in one policy called the Fundraising Policy. The Fundraising Committee was involved in this process. The Board of Directors reviewed the final policy on August 23, 2017 with the Executive Management Team in attendance. The approved Fundraising Policy now replaces any and all previous fundraising policies.
Version 3	n/a	n/a	This policy was edited for clarity in Section 4.1 on August 11, 2014.
n/a	n/a	n/a	This policy was reviewed by the Board of Directors at their meeting on March 18, 2014.
Version 2	n/a	n/a	This policy was edited on May 27, 2014 to clarify and add statements in the Ethical Practices section.
Version 1	March 14, 2014	Executive Management Team	