



Cornwall Community Hospital Foundation
Fondation de l'Hôpital communautaire de Cornwall

SECTION:	FINANCE	POLICY NUMBER:	FN-003
SUB-SECTION:	Fundraising Policy	EFFECTIVE DATE:	June 24, 2015
SUBJECT:	Cost Recovery Policy	LAST REVISION DATE:	June 24, 2015

BACKGROUND:

The number and dollar amount of restricted gifts to the Cornwall Community Hospital Foundation has been increasing for a number of years and now represents a large proportion of the Foundation's total revenues. That trend, which is being observed in many other charities, including major hospital foundations, is expected to continue, making it difficult for the Foundation to cover ongoing operating costs. The resultant reduction in undesignated support has meant that the Foundation must recover some of its expenses from designated gifts.

As a result, the Foundation has implemented the following Cost Recovery Policy related to all designated gifts.

PURPOSE:

The purpose of the Cost Recovery Policy is to establish a fair and transparent basis for recovering the costs associated with soliciting, documenting and stewarding all restricted gifts received by the Foundation on behalf of CCH and ensure that undesignated gifts are not unduly tapped as the sole means to cover the Foundation's costs.

POLICY:

Restricted gift donations received by Cornwall Community Hospital Foundation as of April 1, 2015 are subject to a cost recovery levy as follows:

- **Gifts in the amount of \$1,000,000 and higher – a levy of 5%**
- **Gifts in the amount of \$100,000 to \$999,999 – a levy of 10%**
- **Gifts in the amount less than \$100,000 – a levy of 15%**



PROCEDURES:

1. A gift agreement is completed in consultation with the donor for gifts greater than \$10,000.
2. All donations are deposited through Cornwall Community Hospital Foundation and identified to their respective funds.
3. Official receipts for income tax purposes will be generated by the Foundation and mailed or delivered to the donor.

4. Each quarter, a journal entry is completed at the end of the month to move the cost recovered amount to the Unrestricted Revenue line. (June, Sept, Dec, Mar)

RECOGNITION:

Recognition of all donations/gifts must meet the criteria of the Donor Recognition Program.

APPROVAL PROCESS:	Executive Board of Directors – June 11, 2015 Board of Directors – June 24, 2015	
APPROVAL SIGNATURE:	 <hr/>  <hr/>	Allan Wilson Board Chair Erin Killoran Secretary/Executive Director



Cornwall Community Hospital Foundation
Fondation de l'Hôpital communautaire de Cornwall

SECTION:	FINANCE	POLICY NUMBER:	FN 002-1
SUB-SECTION:	Fundraising Policy	EFFECTIVE DATE:	April 14, 2016
SUBJECT:	Fundraising Practices Policy (Replaces previous policy number FN 002-1 from 2012/01/10)	LAST REVISION DATE:	2012/01/10

Overview:

The success of the Cornwall Community Hospital Foundation in meeting the needs of the Cornwall Community Hospital (CCH) is heavily dependent upon inspiring confidence and trust within the donor public.

People make financial contributions to the Foundation for many reasons: a desire to give back to the community, their personal experience with patient care, the Hospital's reputation for quality and compassionate care and the excellence of the healthcare staff to name a few.

Equally important in obtaining and retaining donor support and loyalty is the Foundation's integrity and reputation for ethical fundraising practices. This policy covers many areas of how the Foundation interacts with donors and how it conducts fundraising in a transparent and ethical manner. The Foundation's fundraising programs are reviewed frequently by the Board of Directors to ensure they are efficient, effective and meet the Mission of the Foundation.

SCOPE:

This policy covers the Foundation's practices related to interaction with donors, confidentiality, financial transparency, and third party fundraising procedures.

PURPOSE OF THE POLICY:

The policy states clearly how the Foundation respects donors, how staff and volunteers conduct fundraising activities and how the various fundraising channels are administered.

DONOR BILL OF RIGHTS:

The Foundation's Board of Directors has adopted the Donor Bill Of Rights as appended to this policy. This set of principles was developed by the Association for Healthcare Professionals (AHP) and the Association for Fundraising Professionals (AFP) to clearly state the donors' rights in philanthropy.

RESPONSIBILITY TO DONORS:

The Foundation:

- Will disclose its policy with respect to receipting;
- Will not make claims that cannot be upheld or are misleading;
- Does not, directly or indirectly, pay finder's fees, commissions, or percentage based compensation;
- Does not sell, exchange, rent or otherwise share its fundraising lists with other organizations
- Will follow gift acceptance policies with fairness and consistency;
- Will provide access to donors to review their files and the information retained on them in the Foundation's database ;

- Will remove donors' name from mailing lists if requested to do so; and
- Maintains written procedures to ensure the confidentiality of donors' information.

FINANCIAL ACCOUNTABILITY AND TRANSPARENCY:

The Foundation prepares and reviews internal financial information on a monthly basis and for each fiscal year prepares and makes available detailed, audited financial statements.

The Foundation's fundraising costs are regularly reviewed by the Board of Directors and are kept to the minimum necessary to meet the mission of the Foundation as registered with the Canada Revenue Agency.

Upon request, the Foundation will provide the following information:

- The most recent annual report and audited financial statements
- The charity's registration number (BIN) as assigned by the Canada Revenue Agency
- Any information contained in the public portion of the Foundation's most recent Charity Information Return (form T3010A)
- A list of names of the members of the Foundation's Board of Directors and committees.

FUNDRAISING EVENTS:

Foundation Events: The Foundation conducts fundraising events planned and run by staff and volunteers. These events are approved by the Board of Directors and are selected based on the expected return on investment of time and resources and must align with the Foundation's mission.

Third Party: Events are also sponsored and run by interested third parties to raise funds for the Foundation. The criteria for these events are detailed in the Foundation's Handbook for Third Party Events and these must be reviewed and approved by the Executive Director.

Gaming: The Foundation also from time to time will conduct lotteries to raise funds. These gaming activities are strictly conducted within the laws and regulations of the Province of Ontario.

PRINCIPLES FOR CORPORATE SUPPORT:

The support of local, regional and national businesses is key to the success of the Foundation. However, it is important that in structuring relationships with corporate sponsors the Foundation maintains its independence and objectivity and avoids real or perceived conflicts of interest. The Foundation also must remain true to its mission of furthering healthcare in the community.

Therefore:



- The Foundation will not accept any support that or requires endorsements of products or services;
- Acknowledgement for corporate support will be limited to companies' names, logos, or slogans that are an established part of the supporters' identities, trade names, addresses and contact information;
- Recognition of major corporate support will be developed in cooperation with the donors and will be consistent with the level of support and the Foundation's mission and policies;
- The Foundation's brand will be protected at all times and donors will not be permitted to use the name or other items for commercial purposes or in connection with the promotion of any product; and
- The Foundation will not accept gifts or services from or enter into partnership with any company or organization whose products are or may be harmful to the health of the community.
- The Foundation Board and Staff will not accept gifts from donors or supporters that may:
 - Lead to a conflict of interest; or
 - Not be in the best interest of the Hospital or Foundation.

DONOR COMPLAINTS:

The Foundation has a procedure in place to ensure that all complaints from donors, or the community at large, are handled promptly and courteously.

CAMPAIGNS:

From time to time, the Foundation will run campaigns which will raise funds for a very specific need of the hospital.

APPROVAL PROCESS:	Executive Board of Directors – Board of Directors	
APPROVAL SIGNATURE:	 <hr/>  <hr/>	Allan Wilson Board Chair Erin Killoran Secretary/Executive Director



Cornwall Community Hospital Foundation
Fondation de l'Hôpital communautaire de Cornwall

SECTION:	FINANCE	POLICY NUMBER:	FN 002
SUB-SECTION:	Fundraising Policy	EFFECTIVE DATE:	April 14, 2016
SUBJECT:	Gift Acceptance Policy (Replaces previous policy number FN 002 from 2012/01/10)	LAST REVISION DATE:	2012/01/10

Overview:

The Cornwall Community Hospital Foundation (CCHF) supports the Cornwall Community Hospital's (CCH) goal of providing quality, caring, health services. The Foundation does this through various fundraising, stewardship and granting activities. Gifts to the Foundation are used to fund life saving equipment and technology and capital improvements thereby giving dedicated professionals the tools to provide better patient care.

SCOPE & CONFIDENTIALITY:

This policy applies to all fundraising activities conducted by CCHF and to all gifts, current and future. All necessary steps will be taken to ensure that all information pertaining to gifts is kept confidential and such information will not be released without the donor's consent unless the Foundation is required to do so by law. A donor may request that their gift remain anonymous or that the gift not be publically recognized. The Foundation's lists, records, and mailing information will never be sold or exchanged.

PURPOSE OF THE POLICY:

The purpose of this policy is to identify the types of gifts that CCHF will accept and to outline the acceptance guidelines for each class of gift. The policy will also state under which conditions gifts will not be accepted by the Foundation. The policy is intended to protect the interests of the Foundation and the Hospital by ensuring gifts are:

- Consistent with the mission, values and bylaws of the Foundation
- Cost Effective
- Do not result in any liability to the Foundation or the Hospital
- Are in accordance with the laws of Ontario
- Are in accordance with the Canada Revenue Agency (CRA) regulations

The Foundation accepts and solicits contributions of cash, cheques, credit cards and other assets, both current and deferred (planned).

UNRESTRICTED GIFTS:

Unrestricted gifts are encouraged by the Foundation since they allow flexibility and can be applied to the greatest need of the Hospital as identified by CCH's Senior Leadership team.

RESTRICTED GIFTS:

While the Foundation encourages unrestricted gifts, donors can:

- Direct their gift to one of the restricted funds currently in place at the Foundation. These funds have been set up in consultation with the Hospital to ensure the Foundation is meeting the Hospital's needs.
- Specify the time period over which the gift will be made
- Specify how the gift is to be managed

On rare occasions a gift may be declined as a result of the type of restrictions imposed by the donor. (See Guidelines for Declining Gifts section) Once a gift is accepted, the Foundation will strictly follow the donor's direction and restrictions and ensure the gift is applied to the specified purpose.

Restricted gifts will be subject to the Foundation's **Cost Recovery Policy**. This Policy specifies the amount of each gift that will be set aside to cover fundraising and administrative costs of the Foundation.

RECEIPTING & RECOGNITION:

Receipts will be issued in accordance with CRA guidelines. Gifts will be processed following the Foundation's written procedures for recording, acknowledgment, recognition and disbursement. The Foundation's Gift Recognition Policy outlines the guidelines for recognition for eligible donations.

GIFT AGREEMENTS:

It is important that the donor's wishes and intentions are clearly established and documented at the time the gift is given or pledged. Foundation representatives will complete a Gift Agreement, using the Foundation's standard form, for each gift over \$10,000 or for those gifts that have conditions and restrictions that may be out of the ordinary.

TYPES OF GIFTS:

The following methods of giving are encouraged and accepted by CCH Foundation.

- Bequests by Will
- Gifts of Publicly Listed Securities
- Gifts of Life Insurance
- Charitable Remainder Trusts
- Gifts of Residual Interest
- Gifts Annuities
- Gifts of Real Property

a) Bequests by Will

CCH Foundation encourages individuals to include a bequest in their Will. The Foundation's legal name is Cornwall Community Hospital Foundation.

For individuals who have made adequate provision for their heirs, encouragement is given to naming CCH Foundation as a residual beneficiary. However, bequests of specific dollar amounts, publicly traded securities or real property are also encouraged.

A donor may also include a contingency that provides a bequest to CCH Foundation after the death of a named "last survivor". In this case a donor may provide CCH Foundation all or a portion of the remaining estate following death of the named beneficiary.

Donors will be advised to seek independent legal counsel in the drafting of their Will. It is understood that members of the Foundation Office will not become involved in the final preparations, execution or witnessing of a Will in which CCH Foundation is named as a beneficiary.

b) Publicly Traded Securities

Notice of intended gifts of Publicly Traded Securities shall be given to the Executive Director. Upon notification, the donor will be sent a transfer form that is to be filled out and returned to the donor's broker. In the event that the shares are not transferred electronically, the form will accompany the signed and notarized stock certificates.

On receipts of the shares, the following will happen:

- A receipt will be issued to the donor based on the closing price of the shares on the day they are received by the Foundation. In the case of non-electronically transferred shares, the date post marked on the envelope or the hand-delivery date will be considered the date of transfer.
- CCH Foundation sells the donated shares as soon as possible upon receipt.
- The net proceeds from the sale of the shares will be directed to fund the activity designated by the donor. This value may be slightly higher or lower than the amount on the tax receipt.

c) Gifts of Life Insurance

CCH Foundation may accept gifts of new or paid up life insurance policies. The Foundation office will, however, discourage gifts of term life insurance from individuals under the age of fifty.

If a Life Insurance Policy is irrevocably assigned to CCH Foundation a receipt for the net cash value, if any, will be issued. Further, as premiums come due and are paid, receipts for the amount of the premiums will be issued to the donor.

CCH Foundation may be named as beneficiary of any Life Insurance Policy and will issue a tax receipt to the estate of the donor on receiving all or a portion of the death benefits.

d) Charitable Remainder Trusts

CCH Foundation may consider for approval a trust in which the Foundation is irrevocably named as beneficiary. Such trusts will be professionally managed with all management costs being the responsibility of the income beneficiary. Lifetime income will be provided to the donor and, on the expiration of the trust, CCH Foundation will receive the principal for the Trust.

e) Gifts of Residual Interest

CCH Foundation may consider for approval gifts of residual interest. This type of arrangement allows the donor to make a gift – usually artwork or real estate- and continue to either reside in or keep in their possession either until the donor dies or for a term specific time.

This type of gift requires that the property may be irrevocably transferred to the Foundation. The donor is then entitled to a charitable tax receipt for the discounted or present value of the residual interest owned by the charity. The value of this receipt will not be as large as it would be if this

were an outright gift of property to the charity, but the donor retains the right to use the property as if it were theirs until death. Any costs associated with guaranteeing the integrity of the gift (i.e. insurance, maintenance, etc.) are the responsibility of the donor.

f) Charitable Gift Annuities

A Gift Annuity combines the donor's gift to CCH Foundation with an annuity that CCH Foundation purchases on his/her behalf through a licensed insurance company. Guaranteed annuity payments will continue throughout the donor's lifetime, unaffected by changes in the economy or interest rates. If the donor wishes, the annuity can be written to cover the donor and his/her spouse through both lifetimes.

The exact amount of the annuity payments will depend on the donor(s) age(s), the size of the contribution and the annuity rates in effect at the time of the gift.

Depending on the donor's age, all of a portion of the annuity payments will be tax-free. Older individuals will receive entirely tax-free payments plus a donation receipt.

The portion of the contribution not required to purchase the annuity will be used by CCH Foundation as the donor directs.

g) Gifts of Property

Notice of intended gifts of real property shall be given to the Executive Director who will seek appropriate professional counsel, seek the necessary approval of the Executive Council and facilitate the finalization of the arrangements.

Gifts of property having a speculative value will be accepted only after careful scrutiny by Cornwall Community Hospital Foundation's legal and financial advisors. When such gifts are accepted, a receipt will be issued under the Income Tax Act of Canada for the fair market value.

Endowment Funds:

An Endowment Fund is a permanent fund that a donor creates which provides a long term source of funding for the Foundation and will keep on giving for generations to come. Donors can choose to either specify the use of their fund's interest to a certain department or program or to have an unrestricted fund which allows the interest to be directed where it is most needed. The Foundation will work with donors and their advisors who wish to establish personal endowment funds

Independent Advice:

The Foundation encourages donors to seek independent advice if a contemplated planned gift might significantly affect the donor's financial position, taxable income, or relationship with other family members.

Gift Reporting & Tracking:

Copies of all Gift Agreements, related correspondence, and donor restrictions are kept in a confidential donor file. Information on outright gifts to be expended are kept in the donor file for a period of seven years after the gift is expended. Endowment files are kept indefinitely.

Donor file are maintained for bequest expectancies, estates, insurance policies, and other planned gift types. If the Foundation receives a copy of the donor's Will, it is stored in the appropriate expectancy file. The Foundation will not keep original Wills on behalf of donors.


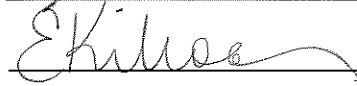
Refunds:

The Foundation will only refund donations in accordance with Canada Revenue Agency (CRA) guidelines.

Guidelines for Declining Gifts:

The Foundation would decline a gift if one of the following conditions were known:

- There are conditions to a gift which are not considered consistent with the mandate of the Foundation
- The gift is seeking to unduly influence the access to medical services
- The gift could financially jeopardize the donor and/or the Foundation
- The gift or terms of the gift are illegal
- The value of the gift cannot be determined
- The Foundation cannot honor the terms of the gift
- There are physical or environmental hazards associated with the gift
- Acceptance of the gift could jeopardize the tax exempt status of the Foundation
- The gift could improperly benefit an individual
- There is a conflict, or anticipated conflict of interest on the part of the donor and such conflict may jeopardize other donors or the Foundation's reputation
- The reputation of the donor would reflect poorly on the Foundation

APPROVAL PROCESS:	Executive Board of Directors – Board of Directors	
APPROVAL SIGNATURE:	 <hr/>  <hr/>	Allan Wilson Board Chair Erin Killoran Secretary/Executive Director



Cornwall Community Hospital Foundation
Fondation de l'Hôpital communautaire de Cornwall

SECTION:	FOUNDATION	POLICY NUMBER:	R 001
SUB-SECTION:	Recognition	EFFECTIVE DATE:	April 14, 2016
SUBJECT:	Donor Recognition Policy	LAST REVISION DATE:	

OVERVIEW:

The success of the Cornwall Community Hospital Foundation (CCHF) is based largely on its relationship with donors. Without dedicated sponsors and donors, the Foundation could not achieve its mission of raising funds for patient care, equipment and major capital needs of the Cornwall Community Hospital. The Foundation is proud to recognize the donors who have given generously to improve healthcare in the community.

SCOPE:

This policy is intended to cover all aspects of donor recognition and to create guidelines that will be fairly and consistently applied in this important area.

PURPOSE OF THE POLICY:

The donor recognition policy has been written to establish guidelines for the appropriate, equitable and consistent recognition of financial gifts to CCH Foundation. The aim of this policy is to ensure accountability to donors with respect to how their contributions help the hospital to achieve its objectives and goals, to develop a centralized, coordinated framework for donor recognition and stewardship, and to ensure that one clear policy of recognition is unilaterally applied.

RECEIPTING:

The Foundation issues official receipts for applicable gifts in accordance with Canada Revenue Agency guidelines. Receipts will be issued on a timely basis, usually within 48 hours, (except at peak times when up to 2 weeks may be required).

CONFIDENTIALITY:

The Foundation treats all donor information as confidential. Donors who wish to remain anonymous may do so. No public disclosure or recognition of a donor gift will be made without the express permission of the donor. If a donor consents to allowing recognition of their gift(s) at a later date, they would receive the appropriate recognition for past donations, if they are in agreement with the same.

GIFT ACKNOWLEDGEMENT:

All donations are extremely important, regardless of the denomination. In addition to thank-you letters and tax receipts, gifts greater than \$100 will be further acknowledged as follows:
\$100 - \$499 – Handwritten note from the Executive Director is written on the receipt. Volunteers also personally call donors to thank them for their support of the Foundation.

≥\$500 – Handwritten note from the Executive Director is written on the receipt. A personal call is also made by the Executive Director, Board Chair, Hospital CEO or contact person closest to the donor.

PUBLICITY:

Upon request, donors will be afforded the opportunity to have their photo taken to recognize their gift to the Foundation. This photo and a short description will be placed on the Foundation website and social media. The Foundation will also send a copy of the photo to local newspapers, however, we cannot guarantee placement in the newspapers.

DONOR WALL:

The ‘Lifetime of Giving’ donor wall will recognize gifts made by individuals, families, businesses, service clubs, and other organizations since April 1, 2004. The donor wall is located inside the main entrance to the Cornwall Community Hospital. The wall was established in 2014 and will be updated every 2 years. Donors may elect not to be recognized on the wall or to have their donation recognized as “anonymous.”

Third party fundraising initiatives raising greater than \$10,000 will also be honored on the wall. Lottery ticket purchases are not eligible to be counted towards one’s cumulative donations for the donor wall.

The categories on the donor wall are as follows:

- Visionaries \$1,000,000 and up
- Humanitarian \$500,000 to \$999,999
- Founders \$250,000 to \$499,999
- Benefactors \$100,000 to \$249,999
- Developers \$50,000 to \$99,999
- Leaders \$25,000 to \$49,999
- Investors \$10,000 to \$24,999
- Supporters \$5,000 to \$9,999
- Friends \$1,000 to \$ 4,999

RECOGNITION OPPORTUNITIES:

From time to time the Foundation may offer special recognition opportunities for campaigns or specific needs/areas within the hospital. The Executive Director will discuss these opportunities with donors and include any special instructions in a Gift Agreement.

All recognition opportunities will be formalized with a Gift Agreement which will also include the agreed upon text for the message on the plaque. Donors must approve all plaque language, spelling, titles etc. prior to ordering. Gifts related to recognition opportunities can be made on a multiple year pledge but must be at least two thirds completed before signage will be installed.


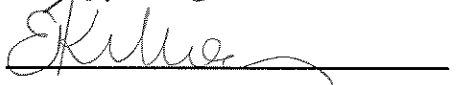
Recognition plaque details:

<u>Gift Value Range:</u>	<u>Plaque details:</u>
> \$1 Million	Custom signage
\$500,000-\$999,999	40x20" custom plaque
\$250,000-\$499,999	Plaque size – 20"x14"
\$100,000-\$249,999	Plaque size – 18"x12"
\$50,000-\$99,999	Plaque size – 8"x12"
\$25,000-\$49,999	Plaque size – 6"x9"

CHANGES:

The Foundation’s foremost concern is the appropriate recognition of donor(s) generosity. From time to time, modifications, renovations, or changes to an area’s use or structure may require adjustments to a recognition opportunity. These situations will be dealt with using the following guidelines:

- If a space undergoes minor renovations and the purpose of the space remains substantially the same, then any original plaque will remain in place.
- When a space undergoes a significant renovation or changes purpose, or the designated program ceases to exist or experiences a dramatic change in its needs, the Foundation will discuss options with the lead donor(s) (or their survivors) to that structure or program. Options for the recognition opportunity may include, but are not limited to, continuing the opportunity with modification, moving the recognition opportunity to a new or comparable existing space or altering the size of the space assigned to the opportunity.
- When the useful life of a facility ends or the function supported by the gift ends (or moves), the Foundation will discuss options with the donor(s) involved or their survivors. Among the options will be those outlined above and the opportunity for the donors to fund new construction of a new area or major renovation in order to sustain the original recognition opportunity. Whatever the donors’ decision, the Foundation may move recognition of original gifts to a permanent plaque or similar structure elsewhere in the hospital to continue honoring past gifts.
- The tenure of the naming of a building or a center by a donor will be outlined in the donor(s) gift agreement.
- The Foundation may remove a plaque or other signage if the funding individual or organization later is found to be engaging in illegal activities or in activities not consistent with the mission of the Foundation or the Hospital.

APPROVAL PROCESS:	Executive Board of Directors – Board of Directors –	
APPROVAL SIGNATURE:	 _____  _____	Allan Wilson Board Chair Erin Killoran Secretary/Executive Director