



United we can.



United Way
Toronto

United we can build a city that cares for all.

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Everyone featured on the front cover of this report is a member of the United Way community — donors, volunteers, staff and others who are directly connected to the work we do. We invite you to join us.



Mission

To meet urgent human needs and improve social conditions by mobilizing the community's volunteer and financial resources in a common cause of caring.



Message to the Community

2008 was an extraordinary year for our city. Mired in the uncertainty born of an unprecedented economic storm, Torontonians hadn't experienced such instability and insecurity about their future in a generation. Many in our community turned to United Way for help.

Last year, we were reminded that any one of our friends and neighbours, through no fault of their own, might find themselves in need of help. And that United Way's commitment to supporting a network of health and social service agencies across the city is an especially critical thread in our city's social fabric when times are tough. Whenever and wherever people needed a helping hand in Toronto, a United Way member agency was there, making a real difference every day in people's lives.

Meeting urgent human needs has always been a core element of our mission, but our work doesn't end there. United Way is deeply committed to tackling the underlying root causes of our city's social issues before they become problems in the first place. And last year, our strategy to help change community conditions in our city made significant progress.

In a place that is celebrated as a city of neighbourhoods we continued working to create the conditions necessary for every community to thrive. We brought

people together in a common cause to strengthen Toronto's neighbourhoods, targeting those communities most in need of support.

United Way helped youth move forward on the path to success, with programs and initiatives that helped them become engaged in their communities. We continued our efforts to create a city where newcomers have every opportunity to build better lives. We maintained our commitment to these priorities because we know it takes long-term efforts to revitalize communities. Last year we were again reminded that we're all in this together. No one organization, no single level of government, can solve our shared problems working alone. By working in collaboration, United Way and our partners have been able to accomplish much more than we ever could by working alone.

Despite the most difficult fundraising campaign in memory, 2008 ended on an encouraging note for United Way. Thanks to the people of this caring city, we succeeded in raising \$107.5-million — the second highest campaign achievement in our history. So many people worked harder and dug deeper than they ever had before. Torontonians pulled together to face a looming crisis, and proved that our city is at its best when we reach out a hand to help each other.

We don't know what 2009 has in store for our city or our world. But we know it will take the kind of community spirit Toronto demonstrated last year — a recognition that we're all connected and a dedication to solving shared problems — to overcome the challenges that lie ahead. And we know from experience that united, we can weather any storm: that united, we can build a better future.

United we can
make a difference
every single day.



John Henwood prepares a meal in the Drop-In kitchen at St. Stephen's Community House. Photography: Rodrigo Moreno.

St. Stephen's Community House: meeting urgent needs and saving lives.

John Henwood is a natural storyteller. But if it wasn't for St. Stephen's Community House, his story might not have had a happy ending. John came to the Corner Drop-In at St. Stephen's alone and out of control. A former steelworker, he had turned to drugs after a workplace accident — and the drugs led to a serious addiction. He lost his family and began living on the streets. But when he heard about the Trustee Program — an innovative approach to harm reduction — he decided it was time for a change.

"When I came here all my money was going to feed my habit," he says. That was five years ago, and John hasn't looked back since. With the help of the Corner Drop-In, he found an apartment and a job. Today, the compassionate storyteller is a peer worker in the Drop-In's kitchen, working with homeless men and women who are in situations similar to the life he left behind.

Robin Griller manages housing and homeless services at St. Stephen's. He explains that for many people it's the first place they turn when they are in crisis. "This is a place where people feel accepted for who they are," he says. "We're a trusted part of the community. We help people get their lives back."

St. Stephen's Executive Director, Liane Regendanz, explains that United Way funding enables the multi-service agency to respond to ongoing and emerging needs in the community — especially critical in times like this — and to support services that aren't fully funded by government. "The Trustee Program has been very effective in helping people to find and maintain housing, and stabilize their lives."

"We're a trusted part of the community. We help people get their lives back."

For nearly 50 years, St. Stephen's has been an integral part of the downtown west community and an intimate part of the fabric of people's lives. Regendanz says there is a real sense of community that runs throughout their various programs that comes from being neighbourhood-based, being in touch with the community and playing an active role in people's lives. She can't imagine what the community would be like if St. Stephen's wasn't a part of it.

Neither can John Henwood. "St. Stephen's gives me a reason to wake up in the morning," he says. "It's a godsend. I've found a family here. There should be more places like this."

Supporting the human services that help provide opportunities for people across the city, United Way invests in building stronger individuals, families and communities.

United Way is based on the firm conviction that what unites us is ultimately far more powerful than what divides us. By mobilizing the power of our city's volunteer and financial resources, we bring people together in common purpose from across the city and all walks of life.

At the very core of our mission is our commitment to supporting a network of agencies across the city that works to make a difference in people's lives every single day.

TRENDS

While the need for many urgent services is intensified by uncertain economic times, demand has been on the rise for years due to broader social trends.

Toronto today is a very different city than it was just a few short decades ago. Dramatic growth — and the vast diversity that growth brings with it — means the social services that help build stable, healthy communities are increasingly in demand. Statistics show persistent growth in family poverty, but there is inadequate infrastructure to meet increasing demand. As communities in Toronto have been changing rapidly, so too have the needs of those communities. Strong, healthy neighbourhoods require relevant, accessible human services as well as a vibrant and responsive social service sector.

GOAL

To enable the programs and services that strengthen individuals, families and communities by providing stability to a network of front-line agencies across Toronto that work to meet human needs every day, and to help develop and support a vibrant sector of people who help people.

STRATEGY

The keystone of United Way's strategy to support a network of front-line services is our commitment to providing multi-year operating funding to community agencies. We believe this allows agencies to better focus on their daily work of providing programs and services, and responding to emerging community needs. As one of the few funding partners that provides core funding to front-line agencies, United Way is working to bring stability to vital community services, and to give agencies a degree of certainty that is crucial in uncertain times.

The second element of United Way's strategy is our work to build the capacity of social service agencies. Through organizational capacity building and leadership development, United Way is working to build a stronger network of people who help people. We firmly believe this dual strategy of supporting human services with stable funding while working to increase their operating capacity is a key element of building stronger communities today and into the future.

Toronto's population is growing and the need for services is increasing. United Way is dedicated to adapting to the changing needs of our global city as it evolves over time.

\$75.4M

was invested in the community in 2008.



Photography: Laura Berman.

PROGRESS

Of the \$75.4-million United Way invested in the community in 2008 (see page 10), \$54.4-million went to front-line health and social service agencies across the city — providing core operating, program and grant funding to a network of community agencies. This money went to supporting agencies that deliver programs and services across Toronto, and included targeted funding for inner suburban neighbourhoods most in need of support.

Another key element of our efforts to support front-line agencies in 2008 was our commitment to building a stronger social services sector. Through United Way's Capacity Building Unit, we provided initiatives aimed at developing a vibrant sector of people who help others. Through coaching and mentoring programs, leadership development and training in governance and management systems, we worked to support those who currently work to serve their community.

United Way came together with a number of partners to offer certification programs for people working in the social services sector. Last year, the inaugural class graduated from the Creative Institute for Toronto's Young (CITY) Leaders program — an institute aimed at preparing the next generation of social sector leadership in Toronto. This partnership involved 16 different agencies, including funders, academic institutions, youth-led agencies and sectoral non-profit organizations.

Good, healthy food for all

A lot of people in our city don't have access to nutritious food. Many neighbourhoods don't have access to a supermarket. Fruits and vegetables are often more costly than unhealthy foods.

FoodShare, an agency whose mission is "good, healthy food for all," works to help put wholesome food on kitchen tables. Educating the public about where food comes from and how to eat well, FoodShare's programs include everything from workshops on baby nutrition to internships for at-risk youth. They also work to build community gardens, kitchens and markets in Toronto's inner suburbs.

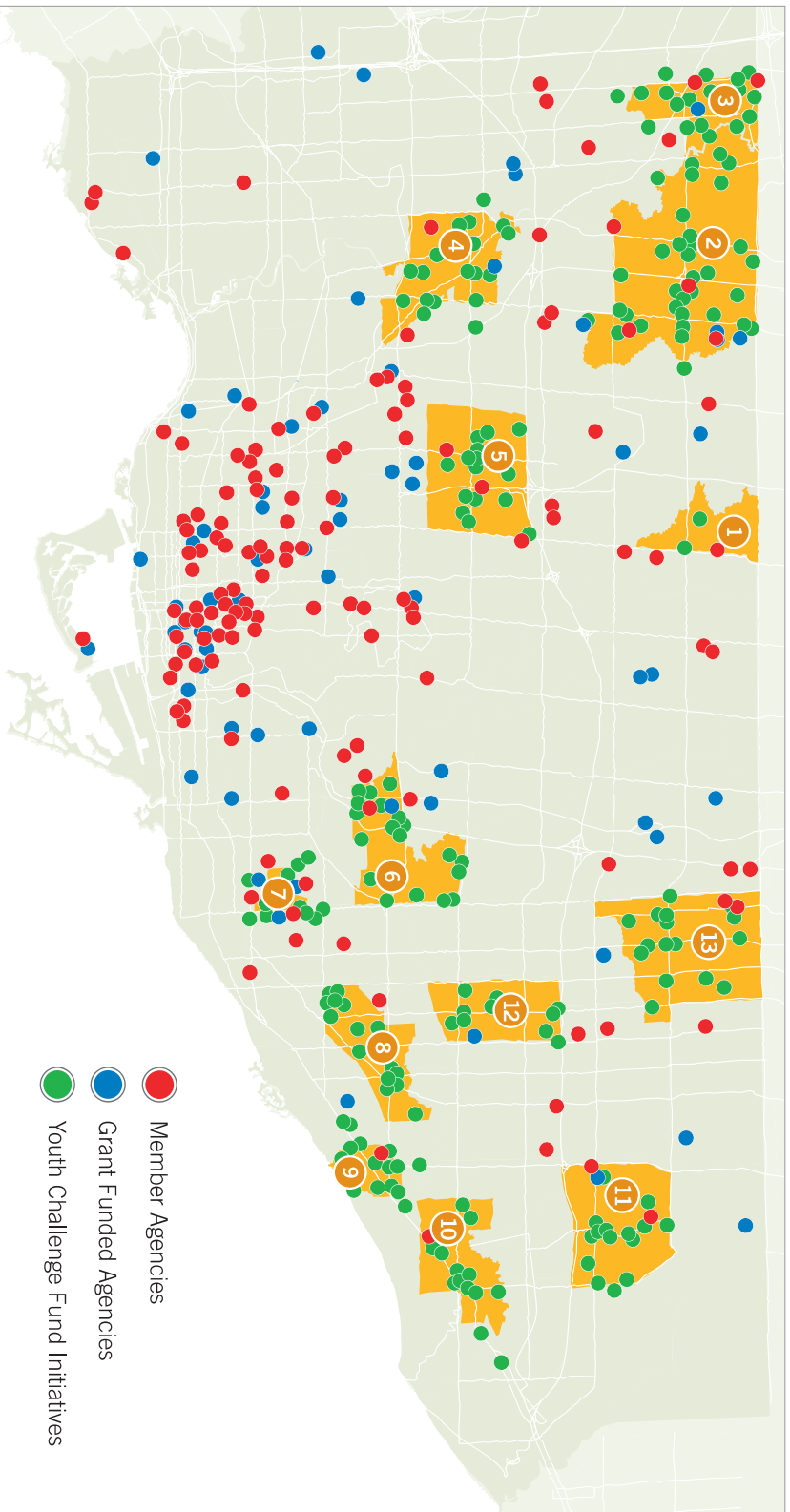
One of these markets is the Adanac Community Market in Scarborough Village. Located in a community housing building that many newcomers and seniors call home, the market sells fresh produce from Ontario farms at a subsidized rate. Though FoodShare facilitates the market, it's run entirely by local volunteers.

Katrina Weckerle, a volunteer, is the market's proud Coordinator. "For me, it's about providing excellent nutrition on a weekly basis — uninterrupted and of excellent quality — to the very poorest in our community," she says.

The main purpose of the market is to provide access to fresh food, but it has also become known as an important public space where neighbours can meet, share recipes and get to know one another.

"We have quite a few seniors and disabled persons who are severely isolated and lonely," Katrina says. The market brings them out of their apartments and gives them the opportunity to talk to someone new. "It's a vegetable stand — but for us, it works as a community centre."

United Way supports a vital network of critical services across the city.



- Member Agencies
- Grant Funded Agencies
- Youth Challenge Fund Initiatives

13 Priority Neighbourhoods

- 1 Westminster-Branson
- 2 Jane-Finch
- 3 Jamestown
- 4 Weston-Mt. Dennis
- 5 Lawrence Heights
- 6 Flemington Park-Victoria Village
- 7 Crescent Town
- 8 Eglinton East-Kennedy Park
- 9 Scarborough Village
- 10 Kingston-Galloway
- 11 Malvern
- 12 Dorset Park
- 13 Steeles-L'Amoreaux

2008 Allocations to Agencies

Allocations from funds raised through United Way's 2007 annual campaign.

Of the money United Way disbursed in 2008, \$75.4-million was invested in the community. \$8.1-million was designated to other United Ways and \$14.4-million was designated to other charities.

PARTNERS	ALLOCATION
Canadian Red Cross Toronto Region (The)	2,495,111
Labour Community Services of Toronto Inc.	524,626
TOTAL	\$ 3,019,737

MEMBER AGENCY	ALLOCATION
Building Strong Neighbourhoods, Strengthening Communities and Newcomers	
519 Church Street Community Centre	190,508
Access Alliance Multicultural Health and Community Services	150,000
Agincourt Community Services Association	431,632
Albion Neighbourhood Services	424,197
Bathurst Jewish Community Centre	481,646
Birchmount Bluffs Neighbourhood Centre	184,059
Bloor Information and Life Skills Centre	299,626
Braeburn Neighbourhood Place	403,007
Canadian Centre for Victims of Torture	232,542
Central Neighbourhood House Association	717,888
Centre for Information and Community Services of Ontario	491,360
Centre for Spanish-Speaking Peoples	247,894
Centre Francophone de Toronto	120,216
Chinese Family Services of Ontario	488,188
Christie Ossington Neighbourhood Centre	138,000
COSTI	619,889
Cross-Cultural Community Services Association (The)	179,376
CultureLink	183,391
Davenport Perth Neighbourhood Centre	306,490
Delta Family Resource Centre	391,103
Dixon Hall	560,231
Doorsteps Neighbourhood Services	196,865
Eastview Neighbourhood Community Centre	324,615
Flemingdon Neighbourhood Services	265,439
FoodShare Toronto	284,112
Greek Community Toronto - Department of Social Services	52,881
Jamaican Canadian Association	289,641
Jane/Finch Community and Family Centre	623,223
Lakeshore Area Multiservice Project (LAMP)	401,557
Malvern Family Resource Centre	420,411
Miles Nadal JCC	112,912
Native Canadian Centre of Toronto	235,150
Neighbourhood Link Support Services	279,376
North York Community House	540,900
Northwood Neighbourhood Services	354,498
S.E.A.S. Centre	246,234
South Asian Family Support Services	79,114
St. Christopher House	768,990
St. Stephen's Community House	505,513
Syme-Woolner Neighbourhood and Family Centre	207,782
Thornccliffe Neighbourhood Office	434,003
Tropicana Community Services Organization	446,933
UJA Federation of Greater Toronto	45,701
University Settlement Recreation Centre	329,834
Warden Woods Community Centre	566,479
West Hill Community Services	445,609
West Scarborough Neighbourhood Community Centre	523,782
WoodGreen Community Services	643,692
York Community Services	113,255
TOTAL	\$ 16,979,744

MEMBER AGENCY	ALLOCATION
Creating Opportunities for Children, Youth and Families	
Abrijo Centre	256,650
Aisling Discoveries Child and Family Centre	191,202
Big Brothers and Big Sisters of Toronto	380,607
Bond Street Nursery School	185,745
Child Development Institute	274,644
College-Montrose Children's Place	131,784
Delisle Youth Services	316,994
Dovercourt Boys' and Girls' Club	285,836
East Metro Youth Services	140,000
East Scarborough Boys' and Girls' Club	591,011
Family Day Care Services	479,219
Family Service Association of Toronto	3,695,387
For Youth Initiative	150,000
Hincks-Dellcrest Centre (The)	301,082
Jewish Family and Child Service of Greater Toronto	1,754,051
June Callwood Centre for Women and Families	287,504
Macaulay Child Development Centre (The)	447,129
Native Child and Family Services of Toronto	405,425
Scouts Canada Greater Toronto Council	351,000
St. Alban's Boys' & Girls' Club	399,200
Toronto Kiwanis Boys & Girls Clubs	283,792
YMCA of Greater Toronto	1,287,138
Yorktown Child and Family Centre	182,698
Youth Assisting Youth	189,825
YOUTHLINK	713,628
TOTAL	\$ 13,681,551

Investing in Employment

A.C.C.E.S.	227,539
Community MicroSkills Development Centre	386,262
JobStart	168,423
JVS Toronto	538,703
Skills for Change	242,355
Times Change Women's Employment Service	154,200
Toronto Centre for Community Learning and Development	142,139
TOTAL	\$ 1,859,621

Supporting People Living in Vulnerable Situations

Anishnawbe Health Toronto	183,260
Distress Centres of Toronto	276,368
Good Neighbours' Club (The)	166,016
Homes First Society	196,746
Horizons for Youth	185,416
John Howard Society of Toronto	494,169
NA-ME-RES (Native Men's Residence)	213,614
Second Base (Scarborough) Youth Shelter	160,460
Toronto Community Hostel	214,831
Transition House Inc.	56,523
Youth Without Shelter	172,660
TOTAL	\$ 2,320,063

2008 Allocations to Agencies

MEMBER AGENCY	ALLOCATION
Preventing Violence and Empowering Women	
Barbra Schlifer Commemorative Clinic	197,467
Elizabeth Fry Society of Toronto	495,164
Ernestine's Women's Shelter	329,884
Interval House Inc.	190,684
Nellie's	227,242
North York Women's Shelter	181,020
Opportunity for Advancement	369,597
Rexdale Women's Centre	310,663
Sistering-A Woman's Place	333,624
Springtide Resources Inc.	193,028
The Redwood	172,122
Women's Habitat of Etobicoke	343,325
Working Women Community Centre	391,904
Yorktown Shelter for Women	169,430
YWCA Toronto	1,428,047
TOTAL	\$ 5,333,201

MEMBER AGENCY	ALLOCATION
Enabling Independent Living	
Canadian Hearing Society/Toronto Region	594,867
Canadian Mental Health Association Toronto Branch	604,123
Canadian National Institute for the Blind	1,015,000
Centre for Independent Living in Toronto Inc. (C.I.L.T.)	181,330
Community Living Toronto	826,698
Epilepsy Toronto	200,360
Hong Fook Mental Health Association	328,775
Multiple Sclerosis Society of Canada Toronto Chapter	139,000
Ontario March of Dimes	283,697
Planned Parenthood of Toronto	218,175
VHA Home HealthCare	989,775
Victorian Order of Nurses Toronto, York Region Branch	64,146
TOTAL	\$ 5,445,946

MEMBER AGENCY	ALLOCATION
Supporting Senior's Independence	
Baycrest Centre for Geriatric Care	300,079
Bernard Betel Centre for Creative Living	205,805
Call-A-Service Inc./Harmony Hall Centre for Seniors	180,960
Carefirst Seniors and Community Services Association	361,997
Central & Northern Etobicoke Home Support Services	177,256
Circle of Home Care Services (Toronto)	215,120
Community Care East York	200,241
Downsview Services to Seniors Inc.	98,592
Etobicoke Services for Seniors	195,550
Humber Community Seniors' Services Inc.	83,361
Mid-Toronto Community Services Inc.	226,674
North York Seniors Centre	185,903
Scarborough Support Services for the Elderly Inc.	195,886
Second Mile Club of Toronto	180,169
Senior Peoples' Resources in North Toronto Inc. (SPRINT)	146,441
St. Clair West Services for Seniors	285,151
Storefront Humber Inc.	155,901
Sunshine Centres for Seniors	85,872
West Toronto Support Services	22,825
TOTAL	\$ 3,503,783

MEMBER AGENCY	ALLOCATION
Investing in Community Planning and Resources	
Canadian Council on Social Development	48,789
Community Social Planning Council of Toronto	628,078
Findhelp Information Services	702,883
Neighbourhood Centre	114,831
Ontario Council of Agencies Serving Immigrants	172,134
P.O.I.N.T. Inc. (People and Organizations in North Toronto)	118,860
Parkdale Community Information Centre	126,107
Self-Help Resource Centre of Greater Toronto	65,480
Toronto Jewish Free Loan Cassa	71,540
Volunteer Centre of Toronto	226,516
TOTAL	\$ 2,275,218

* Total Allocations to United Way Agencies and Partners:
\$ 54,418,864

2008 Grant Funding

These grants include Community Fund allocations, Tomorrow Fund disbursements and Special Gifts.

ACTION FOR NEIGHBOURHOOD CHANGE	ALLOCATION
Crescent Town: Neighbourhood Link Support Services	137,500
Dorset Park: Agincourt Community Services Association	275,000
Eglinton East-Kennedy Park: West Hill Community Services	147,500
Jamestown: Community MicroSkills Development Centre	137,500
Jane-Finch: Jane/Finch Community and Family Centre	275,000
Kingston-Galloway: East Scarborough Boys' and Girls' Club	112,500
Lawrence Heights: North York Community House	147,500
Malvern: Malvern Family Resource Centre	112,500
Scarborough Village: West Hill Community Services	10,000
Steeles-L'Amoreaux:	
Agincourt Community Services Association	147,500
Victoria Village: Working Women Community Centre	275,000
Westminster-Branson: New Heights Community Health Centres	275,000
Weston-Mt. Dennis: Community Social Planning Council of Toronto	147,500
TOTAL	\$ 2,200,000

COMMUNITY HUBS	ALLOCATION
Crescent Town: Access Alliance Multicultural Health and Community Services	20,000
Dorset Park: East Metro Youth Services	30,000
Eglinton East-Kennedy Park: West Hill Community Services	170,000
Steeles L'Amoreaux: YOUTHLINK	30,000
Victoria Village: Working Women Community Centre	30,000
Weston-Mt. Dennis: York Community Services	170,000
Community Hubs Capital	600,000
TOTAL	\$ 1,050,000

2008 Grant Funding

NEWCOMERS	ALLOCATION
Davenport Perth Neighbourhood Centre	45,000
For You Telecare Family Service Inc.	25,000
JVS Toronto	25,000
Korean Canadian Cultural Association of GTA	30,000
Learning Disabilities Association Toronto District	30,000
Madbakh Women's Initiative Inc. (Sponsor: Central & Northern Etobicoke Home Support Services)	45,000
North York Community House	25,037
Skills for Change	21,318
South Asian Women's Rights Organization (Sponsor: COSTI)	45,000
TOTAL	\$ 291,355

SUCCESS BY 6®	ALLOCATION
Agincourt Community Services Association: Partnership	108,547
Aisling Discoveries Child and Family Centre: Partnership	102,032
Better Beginnings - NOW/Building Brighter Futures	79,266
Child Development Institute	109,000
Cliffcrest Community Centre	68,480
College-Montrose Children's Place: Partnership	86,413
Davenport Perth Neighbourhood Centre: Growing Up Healthy Downtown	53,500
George Hull Centre for Children and Families (The): Etobicoke Brighter Futures Coalition	117,700
Jane/Finch Community and Family Centre	107,000
June Callwood Centre for Women and Families	107,000
Native Child and Family Services of Toronto	56,079
North York Community House/New Heights Community Health Centres	80,250
Rexdale Women's Centre	80,250
Scadding Court Community Centre	79,726
Thorncliffe Neighbourhood Office: Action for Children Today and Tomorrow	80,250
Warden Woods Community Centre	72,760
Yorktown Child and Family Centre: Partnership	107,415
TOTAL	\$ 1,495,668

YOUTH INITIATIVES	ALLOCATION
Community MicroSkills Development Centre: Bridge to Success	125,000
Laidlaw Foundation: ArtReach Toronto	100,000
Lakeshore Area Multiservice Project (LAMP): Re-Mix	90,000
Pathways to Education	2,500,000
Youth Challenge Fund*	4,373,180
TOTAL	\$ 7,188,180

*For more information on the Youth Challenge Fund visit www.youthchallengefund.org

FOCUS ON YOUTH	ALLOCATION
Afri-Can FoodBasket (Sponsor: FoodShare)	8,000
Agincourt Community Services Association	15,000
Albion Neighbourhood Services	15,000
Applegrove Community Complex - Toronto	10,000
Art Starts Neighbourhood Cultural Centre	16,000
Arts for Children of Toronto	7,500
Belka Enrichment Centre	20,000
B-Fitt (Sponsor: Victorian Order of Nurses Toronto-York Region Branch)	7,500
Birchmount Bluffs Neighbourhood Centre	8,000
Braeburn Neighbourhood Place	12,000
Brandon Street Community Development Foundation	14,000
Canadian Chinese Youth Athletics Association (Sponsor: Centre for Information and Community Services of Ontario)	6,000
Central Toronto Youth Services	14,000
Centre for Information and Community Services of Ontario	10,000
Centre for Spanish-Speaking Peoples	8,000
Children's Peace Theatre	13,000
Cliffcrest Community Centre	11,000
Community MicroSkills Development Centre	12,000
Community Social Planning Council of Toronto	3,000

Delta Family Resource Centre	10,000
Doorsteps Neighbourhood Services	15,000
Dovercourt Boys' & Girls' Club	5,000
East Scarborough Boys' and Girls' Club	20,000
Eastview Neighbourhood Community Centre	15,000
Eritrean Canadian Community Centre of Metropolitan Toronto	3,500
Flemingdon Park Parent Association - FPPA (Sponsor: Doorsteps Neighbourhood Services)	15,000
Friends in Trouble Youth Initiative (Sponsor: Jane/Finch Community and Family Centre)	8,000
It's In Me Education & Training Programs (Sponsor: Albion Neighbourhood Services)	5,700
Jamestown Women and Family Services (Sponsor: Community Social Planning Council of Toronto)	10,000
JVS Toronto	5,000
Kingsview Free Methodist Church	5,000
Lakeshore Area Multiservice Project (LAMP)	5,000
Malvern Family Resource Centre	10,000
Mujer: Latin American Women's Organization (Sponsor: Jane/Finch Community and Family Centre)	15,000
Native Child and Family Services of Toronto	6,000
North York Community House	50,000
Oriole Community Services Association (Sponsor: Centre for Information and Community Services of Ontario)	2,300
Oromo Coalition against Youth Alienation (Sponsor: For Youth Initiative)	8,000
Pan Trinbago Steelband Association of Ontario (Sponsor: WoodGreen Community Services)	4,000
Recognize the Real (Sponsor: Jane/Finch Community and Family Centre)	6,000
Regent Park Focus Youth Media Arts Centre (Sponsor: Centre for Addiction and Mental Health Foundation)	10,000
Regesh Family & Child Services	8,000
San Romanoway Revitalization Association	6,000
Thorncliffe Neighbourhood Office	4,000
Toronto Teen Track Program (Sponsor: COSTI)	12,000
Toronto Youth Development	15,000
UrbanArts Community Arts Council	5,000
West Hill Community Services	2,500
WoodGreen Community Services	10,000
Y.A.A.A.C.E. (Youth Association for Academics Athletics and Character Education) (Sponsor: JVS Toronto)	15,000
Youth Unlimited	14,000
YOUTHLINK	15,000
TOTAL	\$ 550,000

TORONTO ENTERPRISE FUND	ALLOCATION
All-A-Board Youth Ventures: River Restaurant	40,000
Beatz to da Streetz: Beatz to da Streetz Ventures	30,000
Eva's Initiative: Phoenix Print Shop	90,000
Fred Victor Centre: Friends Catering Company	50,000
Furniture Bank: FurnitureLink	77,000
NA-ME-RES (Native Men's Residence): Tumivut Earthkeepers	84,240
Ontario Council of Alternative Businesses: Out of This World Café	107,761
Ontario Council of Alternative Businesses: Parkdale Green Thumb Enterprise	91,542
Ontario March of Dimes: MODMobility	60,000
Pape Adolescent Resource Centre: Blue Sky DJ Service	50,000
Sistering-A Woman's Place: Inspirations Studio	90,000
Somali Women and Children's Support Network: Haween Enterprises	96,930
St. John the Compassionate Mission: St. John's Bakery	30,000
Start Up Funds and Technical Assistance:	
Barbra Schilfer Commemorative Clinic: Interpreter Services Toronto	30,000
Houselink Community Homes/Parkdale Activity Recreation Centre: PH Painting	30,000
Montage Support Services: Monty's Café	5,000
Niagara International Children's Society: NICS School of Decorative Painting	25,000
Working Skills Centre: GradsGo	10,000
TOTAL	\$ 920,473

The Toronto Enterprise Fund is a jointly funded program of the federal, provincial and municipal governments and United Way Toronto.

2008 Grant Funding

COMMUNITY DEVELOPMENT PLANNING	ALLOCATION
Community Care East York	48,900
Doorsteps Neighbourhood Services	51,792
FoodShare Toronto	62,957
Lakeshore Area Multiservice Project (LAMP)	60,851
West Scarborough Neighbourhood Community Centre	50,500
Working Women Community Centre	25,000
TOTAL	\$ 300,000

ORGANIZATIONAL EFFECTIVENESS	ALLOCATION
Bangladeshi Canadian Community Services	4,320
Big Brothers and Big Sisters of Toronto	15,000
Bloor Information and Life Skills Centre	10,000
Bond Street Nursery School	9,450
Central Neighbourhood House Association	5,500
Christie Ossington Neighbourhood Centre	5,500
Findhelp Information Services	10,500
Jumbilies Theatre	8,000
JVS Toronto	15,000
Jamaican Canadian Association	15,000
North York Women's Shelter	10,800
Second Mile Club of Toronto	8,200
South Asian Women's Centre	9,325
Springtide Resources Inc.	15,000
St. Alban's Boys' & Girls' Club	8,500
Sunshine Centres for Seniors	6,400
Times Change Women's Employment Service	15,000
Toronto Jewish Free Loan Cassa	4,000
Turtle House Art/Play Centre (Sponsor: Ontario Council of Agencies Serving Immigrants)	190,495
TOTAL	\$ 152,485

EMERGING NEEDS AND SPECIAL PROJECTS	ALLOCATION
Tides Canada Initiatives (formerly Sage Centre)	15,000
TOTAL	\$ 15,000

WINTER RELIEF	ALLOCATION
519 Church Street Community Centre	8,000
Agincourt Community Services Association	9,810
Canadian Red Cross - Toronto Region (The)	9,450
Christie Ossington Neighbourhood Centre	8,000
Community Action Resource Centre	9,800
Community Resources Connections of Toronto	7,000
Dixon Hall	13,771
Eastview Neighbourhood Community Centre	6,865
FoodShare Toronto	13,140
Fred Victor Centre	11,900
Good Neighbours' Club (The)	6,300
Good Shepherd Refuge Social Ministries	7,800
John Howard Society of Toronto	7,537
NA-ME-RES (Native Men's Residence)	7,290
Native Canadian Centre of Toronto	6,975
Native Child and Family Services of Toronto	11,600
Neighbourhood Link Support Services	7,200
Parkdale Activity Recreation Centre (PARC)	11,200
Scarborough Housing Help Centre	5,000
Second Base (Scarborough) Youth Shelter	11,000
Sistering-A Woman's Place	10,800
SKETCH	11,135
St. Christopher House	16,000
St. John the Compassionate Mission	8,000
St. Stephen's Community House	9,000
Street Health Community Nursing Foundation	8,100
The Stop Community Food Centre	8,000
Toronto Christian Resource Centre	7,200
Toronto Friendship Centre (The)	8,600
University Settlement Recreation Centre	9,253
West Hill Community Services	7,000
Windfall Clothing Service	6,050
Wychwood Open Door Drop In Centre	8,000
Yonge Street Mission	15,000
YOUTHLINK	12,000
YWCA Toronto	7,290
TOTAL	\$ 331,066

These amounts include support made available through special one-time directed gifts from donors.



ACCES EMPLOYMENT With a walk-in job search centre, vocational counselling and computer training, ACCES Employment Services helps job seekers from diverse backgrounds integrate into the Canadian job market.



MID-TORONTO COMMUNITY SERVICES In addition to providing nutritious food, the Meals on Wheels program at Mid-Toronto Community Services also gives seniors a warm, friendly visit from the program's dedicated volunteers.
Photography: Andrew Stawicki/Photosensitive.

United Way enables a network of agencies responding to community needs, strengthening individuals, families and neighbourhoods across the city.



JobStart, a community-based not-for-profit agency, helps youth, experienced workers and newcomers to Canada reach their employment goals. Photography: Kaz Ehara/Photosensitive.



SECOND BASE YOUTH SHELTER provides emergency food, clothing and shelter for homeless youth ages 16–21, 24 hours a day, 7 days a week, 365 days a year.



CNIB The Canadian National Institute for the Blind offers support, information — and most importantly, hope — for all Canadians affected by vision loss. Photography: Tory Zimmerman/Photosensitive.



FLEMINGDON NEIGHBOURHOOD SERVICES is a multi-service organization dedicated to increasing access to information and community resources through advocacy, empowerment and education. Photography: Jackie Patrick/Photosensitive.

United we can
build a better future
for everyone.



Tammy Clarke and sons on the Glendower mosaic in Steeles-L'Amoreaux. Photography: Rodrigo Moreno.

ANC: building stronger connections among neighbours in Toronto's priority neighbourhoods.

When Tammy Clarke moved to Steeles-L'Amoreaux with her young boys in 2004, it was a very different neighbourhood from the one that exists today.

"People were socially isolated back then. They didn't speak to each other, didn't rally together," Tammy says. "And crime was high. I didn't even feel safe to go outside after dark." One evening, she was approached by United Way's local Action for Neighbourhood Change (ANC) team and invited to attend the next neighbourhood association meeting.

"That was the furthest thing from my mind that night," Tammy laughs. She was tired of groups coming into the neighbourhood with the best of intentions but not listening to what residents really need. But the ANC team persisted, and she did attend the ANC meeting. "And I haven't left since," Tammy says. "They're like family to me now."

Tammy found ANC refreshing. "ANC listens to us. They give us the space to voice our opinions and the tools to take action and feel ownership of our own community. It's empowering."

Residents are identifying challenges, mobilizing initiatives and taking new pride and ownership of community space. A new neighbourhood association has been established and ANC has helped facilitate safety audits, crime prevention workshops and beautification projects like the Glendower mosaic.

Tammy feels safer now and knows it's a result of stronger connections among neighbours. "I know so many more people now — and we all look out for each other.

"ANC listens to us. They give us the space to voice our opinions and the tools to take action and feel ownership of our own community. It's empowering."

You feel safer when you're out and you recognize friendly faces. It's a real support system."

Tammy says her neighbourhood today is a more inclusive community because of the relationships people have formed through ANC initiatives. "The more you see someone at an event or a meeting, the more inclined you are to say hello, to open the door for them, or encourage them to attend other community gatherings."

United Way is working to create the conditions for every neighbourhood to thrive; where all youth have every opportunity to become leaders in their community; and where newcomers can fulfill the potential of their new life in Toronto.

For years, United Way has worked to improve people's lives by supporting agencies that meet urgent needs. We remain committed to this important work — but we have come to understand meeting urgent needs alone is not enough.

Despite all the money raised by United Way and all of the services we are helping to provide, many problems in our community are growing. We have learned over time that in order to address the serious social challenges facing our city, we must also focus our attention on their underlying, root causes.

In addition to our traditional role of enabling human services, United Way is working to address the conditions that created social challenges in the first place, and which cause them to worsen over time. Ultimately, our goal is to create opportunities for a better life for everyone.

United Way's strategy is focused on three priorities: creating vibrant, livable neighbourhoods (page 18), helping newcomers fulfill their potential (page 20), and ensuring access to opportunities for youth (page 22).

Based on several years of research by United Way and other organizations into the systemic issues facing the community, we identified the need for a place-based strategy to address issues of poverty confronting Toronto's inner suburban neighbourhoods. Many of these neighbourhoods have fallen behind, with newcomers and young people being the most vulnerable to issues stemming from economic and social alienation, poverty and lack of services. United Way's vision for Toronto is ambitious — a safe and inclusive city with opportunities for everyone, regardless of who you are or where you live.

TRENDS

There is a growing gap in our city. Despite years of economic prosperity in Ontario and Canada, too many people in our city are being left behind. In Canada's most prosperous city, median income is falling and family poverty continues to rise. The most economically vulnerable often struggle to get ahead, despite working multiple jobs. 51.6-percent of Toronto's lone-parent families live in poverty. One in five two-parent families are living in poverty. And with serious economic uncertainty on the horizon, the troubling growth of family poverty is likely to worsen.

Our city continues to grow by leaps and bounds. Much of that growth is made up of people who are new to this country. More than half of Toronto's population was born outside Canada. Of these newcomers, 52-percent have arrived since 1991.

Research conducted by United Way and others has identified a troubling trend — poverty in Toronto is largely located in specific neighbourhoods. Together with the City of Toronto, United Way identified 13 of our city's inner suburban neighbourhoods in particular need of targeted investment. These priority neighbourhoods have higher rates of poverty relative to other neighbourhoods, and higher densities of newcomer populations. The inner suburbs are also home to large populations of children and youth, and many of these neighbourhoods have no youth services within walking distance. In many of Toronto's underserved suburban neighbourhoods, the challenges of social isolation and poverty are compounded by a lack of community services, social infrastructure and community space.

Creating vibrant, livable neighbourhoods.

GOAL

To create strong, healthy neighbourhoods by leveraging partnerships to increase investment in local communities; to build and support capacity of local residents.

STRATEGY

United Way's Building Strong Neighbourhoods strategy aims to respond to the growing trends of poverty and population growth in Toronto. To achieve success, we work to bring community partners together — local businesses, governments, volunteers, community agencies and local residents — in a collective commitment to changing social conditions. The strategy has three main elements: our resident engagement initiative, Action for Neighbourhood Change (ANC); the development of Community Hubs; and targeted investment in social service agencies in the inner suburbs.

United Way is working to create opportunities that enable local residents to play a central role in shaping their neighbourhood. ANC connects local residents with one another; helps them to develop priorities and plans for their neighbourhood; and assists them in organizing to put their vision into action.

United Way is also committed to developing infrastructure in neighbourhoods that lack community services. In partnership with the province, private funders and key agency partners, United Way is developing community social service hubs in priority neighbourhoods. These Community Hubs will bring people together, connect them to the services they need and foster the development of resident organizations and grassroots leadership.

PROGRESS

Action for Neighbourhood Change (ANC)

ANC is the foundation of United Way's efforts to mobilize local resident capacity to revitalize communities. As a result of this innovative community engagement initiative, priority neighbourhoods have seen greater and stronger connection between residents. There is more interaction between different cultural communities within neighbourhoods. There is increased use of community space, and common areas are safer and better cared for. In the inner suburbs where ANC is active, Toronto police have reported improved relations between police and local youth.

In 2008, United Way launched four new ANC sites in the priority neighbourhoods of Jamestown, Crescent Town, Kingston-Galloway and Malvern. First launched in Scarborough Village in 2005, ANC has expanded each year to new communities, and is now at work in each of Toronto's thirteen priority neighbourhoods.

ANC Quick Start Grants

The biggest change can often come from a small investment. Last year, United Way Quick Start grants gave resident-led projects in ANC neighbourhoods the chance to make an immediate difference in their communities. These grants paid for initial expenses like equipment, space and training.

These smaller one-time grants facilitated the development of the small projects that succeeded in rallying wide community interest. Quick Start initiatives proved that a small investment can make a big difference. In 2008, United Way allocated \$192,570 in Quick Start grants to Toronto's priority neighbourhoods.

\$24.3M

was allocated to member agencies in Toronto's inner suburbs in 2008.

44%

of United Way member agency funding was targeted to the inner suburbs.

Community Hubs

In response to the need for services and community space in many of Toronto's priority neighbourhoods, United Way — in partnership with government, donors and community agencies — plans to develop eight Community Hubs in priority neighbourhoods. These Hubs will bring people in communities together and connect them to the services they need. Five Community Hubs will be built in partnership with the Province of Ontario's Ministry of Health and Long-Term Care to house Community Health Centre satellites.

In 2008, construction began on the first Community Hub in Eglinton East-Kennedy Park. Another Hub in Weston-Mt. Dennis progressed to final stages of approval. Both Hubs are scheduled to open in 2009. Additionally, the Community Hub in Crescent Town has secured a site and moved to the preliminary approval stage. Hub projects in Jamestown and

Westminster Branson moved forward in the process of selecting sites and developing lead agencies and community partnerships. The final three Hubs in Victoria Village, Dorset Park and Steeles-L'Amoreaux were in the initial stages of planning.

Targeted Support for Inner Suburbs

United Way directed significant resources toward its three strategic priorities last year, and funding for the Building Strong Neighbourhoods strategy was the keystone of these efforts. Forty-four percent of funding allocated to member agencies — or \$24.3-million — went to agencies in inner suburban neighbourhoods. United Way also targeted grant funding to those communities most in need of support. Eighty-three percent of grant funding in 2008, totaling \$5.9-million was directed to the inner suburbs. This money strengthens the capacity of the social services sector and has a real impact on the quality of people's lives in communities that need it most.



Planting the seeds of neighbourhood pride

It's easy to imagine the excitement and energy of a group of kids about to embark on an adventure. For the Stanchester Busy Bees, boys and girls aged 4 to 12, the adventure is in planting seeds and helping things grow. In their small, colourful garden jutting out of an apartment building in the neighbourhood of Weston-Mt. Dennis, they grow organic fruits and vegetables to take home or share with a community kitchen run by Action for Neighbourhood Change. A United Way Quick Start grant helped program coordinator Catherine White buy seeds, gardening tools and craft materials to keep the bees busy through the winter.

Helping newcomers fulfill their potential.

GOAL

To create a city where newcomers find a supportive community and the ability to contribute to the social and economic life of Toronto; a place where newcomers can fulfill their promise and potential.

PROGRESS

United Way helped newcomers fulfill their potential by providing stable core funding to social service agencies through the Community Fund in 2008. We partnered with other organizations serving the needs of immigrants to multiply our efforts, and provided project funding to specific programs that respond to service gaps.

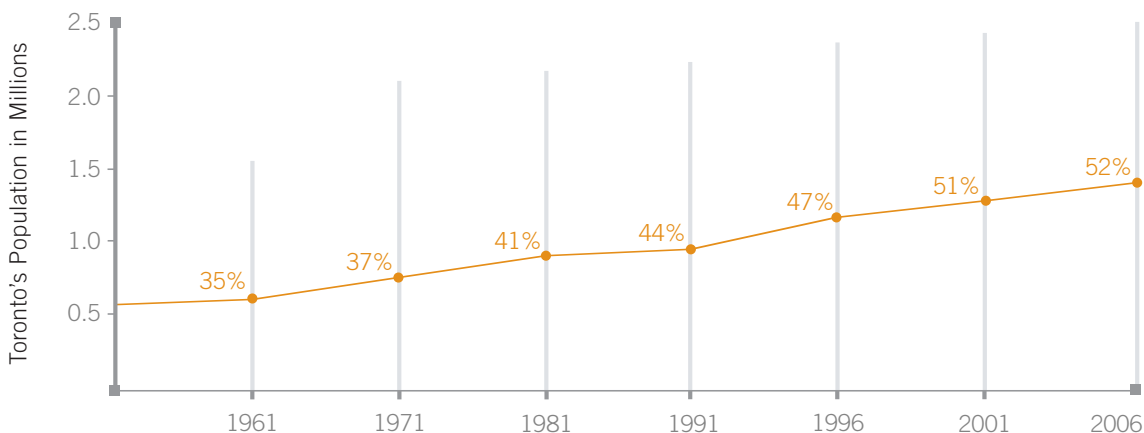
STRATEGY

United Way is working to ensure newcomers and their families are successfully settled and well integrated into Toronto's social and economic life, by supporting programs and initiatives aimed at improving language proficiency, addressing social isolation and providing employment training and support.

Targeted Support for Newcomers

Support for newcomer-focused agencies and programs serving immigrants was increased from \$5.9-million in 2002 to \$9.1-million in 2008. This investment is targeted to settlement and integration supports, employment supports and community engagement initiatives.

Toronto's newcomer population is growing.



Source: Statistics Canada Census 1961-2006.

\$9.1M

was allocated to member agencies serving newcomers in 2008.

17%

of United Way member agency funding targeted newcomers.

In order to respond to service gaps, improve newcomers' access to culturally appropriate community services, and address growing demand for services supporting newcomers, United Way invested \$397,320 in support of newcomer initiatives last year. These projects aimed to reach isolated and underserved immigrants, improve access to culturally appropriate services and improve the co-ordination of programs and services among agencies.

The Building Strong Neighbourhoods Strategy

The Building Strong Neighbourhoods strategy targets neighbourhoods where a large number of newcomers settle with their families, many of whom are youth who benefit from the broad range of programs offered through United Way member agencies and other strategic partners. Likewise, youth-focused initiatives help young people to succeed in school and play leadership roles in their communities, which helps to build stronger, healthier neighbourhoods for newcomers and multi-generational families alike.

Last year, we continued with a series of innovative initiatives aimed at building a social service sector that reflects the diversity of our city. The Emerging Leaders Program — a partnership with the George Cedric Metcalf Foundation and the Schulich School of Business at York University — helped to increase the diversity of leadership in the social services sector.

To better support Toronto's newcomer communities and build the organizational capacity of the newcomer-serving sector, United Way partnered with a number of organizations to serve the needs of immigrants. In 2008, our partnerships included the Toronto Region Immigrant Employment Council (TRIEC), the Centre of Excellence for Research on Immigration and Settlement (CERIS), COSTI Immigrant Services and the Ontario Council of Agencies Serving Immigrants (OCASI).



A sewing circle

Providing quality goods at affordable prices is a familiar balancing act to many small businesses — just ask the South Asian Women's Centre Sewing Collective. Ten women, whose experiences are as diverse as the countries they've moved from, come together twice weekly to produce clothing for sale and to practice their English.

Funded by a United Way Newcomer Grant, the Sewing Collective gives unemployed women the tools they need to become economically independent, while building their self confidence and empowering them to continue to build a better life.

Ensuring access to opportunities for youth.

GOAL

To support initiatives that make a real difference in young people's lives and help them become engaged in their communities.

STRATEGY

United Way is working to build a better future for Toronto's youth by investing in youth-serving and youth-led agencies and organizations. We are working to remove barriers to participation, focusing attention on improving educational outcomes for at-risk youth.

United Way is also working to support youth by partnering with other organizations serving the needs of young people, by providing project funding to specific programs that respond to service gaps, and by analyzing and reporting on the root causes of barriers to opportunity that our city's youth face.

PROGRESS

In many Toronto neighbourhoods, youth are not engaged — leaving them vulnerable to guns and gang culture. Often children go to school hungry, have parents working multiple jobs to make ends meet and are left unattended after school.

Targeted Support for Youth

United Way worked last year to help youth fulfill their potential and promise by providing stable core funding to social service agencies through the Community

Fund. Funding for member agencies and partners serving youth increased by \$200,000 in 2008, to a total of \$8.7-million. Overall youth funding has increased by 42-percent since 2002.

Through a partnership between the Government of Ontario and United Way, the **Youth Challenge Fund (YCF)** has approved funding for 111 youth-led initiatives in the 13 priority neighbourhoods since 2006. These initiatives have created spaces for youth to build leadership skills, connect with experienced mentors, partner with community organizations and, most importantly, lead to positive change in their neighbourhoods.

The Government of Ontario launched YCF with an initial \$15-million investment in 2006. By the end of 2008, United Way had successfully raised another \$15.8-million through private sector and individual donations — money that the Province has matched, bringing the total YCF investment to \$46.6-million to be invested over the next three years.

YCF was established to mobilize, convene and engage youth and other members of the community to build relationships with each other and develop skills to do their work in a new, more effective way. This unique approach challenges the community to empower young people, and to support youth-led solutions to problems facing many of our neighbourhoods.

United Way also invested in several partnerships, programs and services aimed at improving the lives of young people last year.

\$8.7M

was allocated to member agencies serving youth in 2008.

16%

of United Way member agency funding targeted young people.

Pathways to Education is an innovative and successful stay-in-school initiative that works to reduce high school dropout rates, increase access to post-secondary education, improve academic performance and reduce school suspensions. United Way is investing \$10-million over four years to expand Pathways into four priority neighbourhoods. In 2008, the program expanded from Regent Park into Lawrence Heights and Rexdale. The results speak for themselves: these communities have succeeded in lowering the rate of academically at-risk youth by up to 52-percent and have reduced by up to 43-percent the number of students with high rates of absenteeism. When the program first began in Regent Park eight years ago, the dropout rate was 56-percent. Today it is less than 10-percent among youth who participate in the program. Of those who graduated from Pathways in Regent Park, 80-percent have gone on to post-secondary education — and 90-percent of these students are the first in

their families to do so. United Way plans to expand the program into two additional priority neighbourhoods in 2010.

Focus on Youth — a partnership between United Way, the Ministry of Education and local school boards — opened schools to agencies for community use last summer. In total 6,004 young people took advantage of the program, more than double the number served in 2007. United Way invested \$550,000 in this initiative in 2008.

Last year, United Way also worked to build the capacity of the social services sector through the **Creative Institute for Toronto's Young Leaders** (CITY Leaders) initiative. The Institute graduated its first ever class of 26 students in 2008. These young graduates are the future of community building in our city.



Lunch and Learn

When students from West Humber Collegiate in Rexdale meet over the lunch hour, they are doing much more than chatting about their weekends. Over 230 students from Grades 9 to 12 are participating in a program they've specifically asked for: Lunch and Learn.

Supported by United Way agency Braeburn Neighbourhood Place, it offers students a healthy lunch, access to computers and to professionals who assist with career planning. Senior students offer tutoring and homework help to their peers. And because they're learning from each other, the youth are breaking down traditional social barriers, gaining valuable leadership skills and improving their marks. Most importantly, they're transforming school life for the better.

We help individuals, families and neighbourhoods find a voice and the means to shape and realize a powerful vision for the future.



PCIC *The Parkdale Community Information Centre helps people to access community and government services. It enables them to live more independently and encourages them to participate more fully in community life.*



JEWIL *Located in a film studio in Victoria Village, the YCF Jewil Project gives vulnerable youth opportunities for artistic expression, teaching them how to use post-production film, music and graphic arts equipment.*

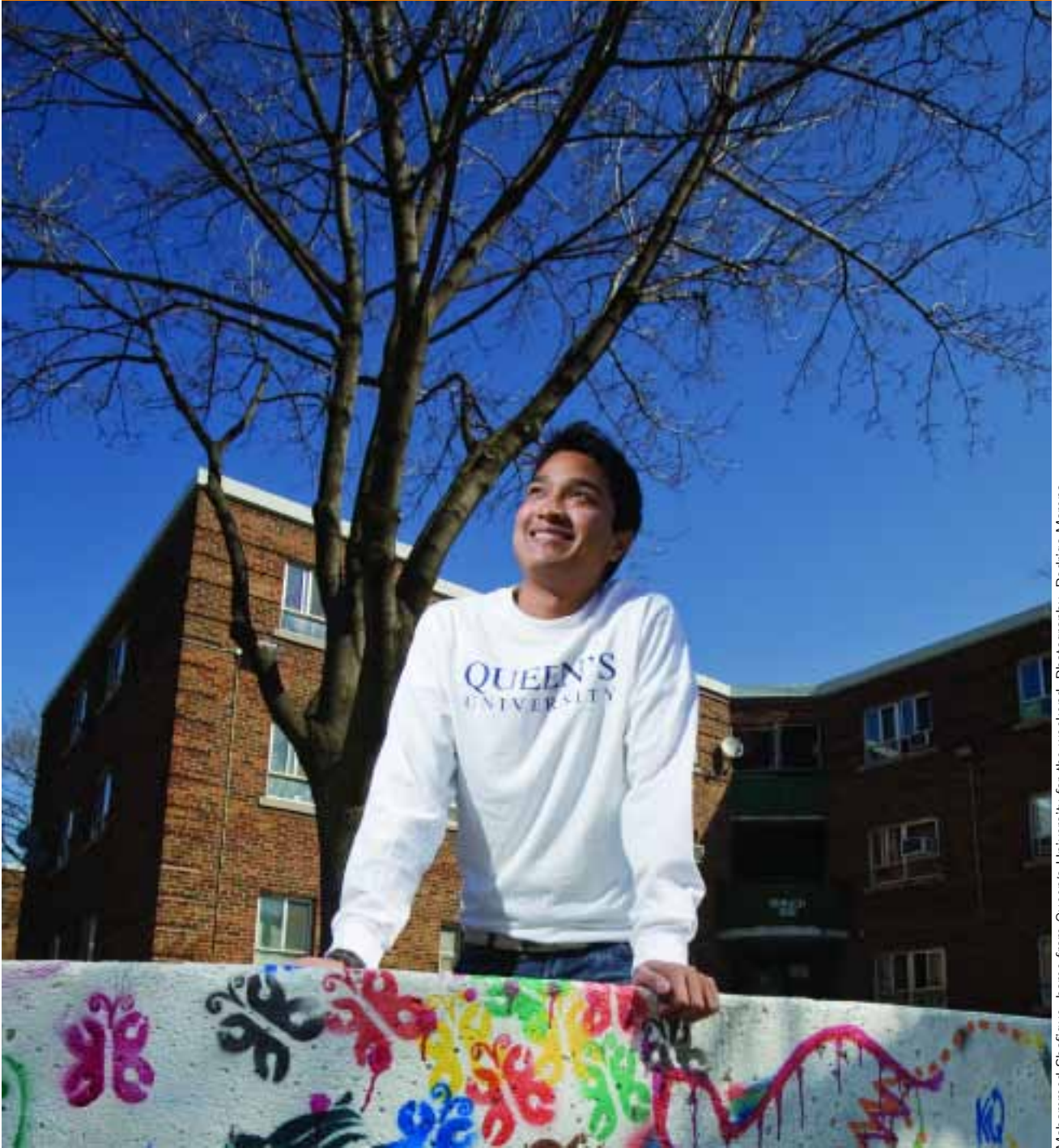


Abeer Ali *In recognition of her outstanding commitment to making her community a better place, Abeer Ali (L) is presented with an ANC Community Builder Award by Lamyaa Hassan.*



CITY Leaders *The Creative Institute for Toronto's Young (CITY) Leaders program — an institute aimed at preparing the next generation of social sector leadership in Toronto — graduated its inaugural class in 2008.*

United we can
address the root
causes of social issues.



Pathways to Education: giving kids the opportunities they need to succeed.

Growing up in the downtown Toronto neighbourhood of Regent Park, Mohammed Shafique was well aware of the negative stereotype attached to his neighbourhood. A low-income enclave, Regent Park is home to a large immigrant community, and many kids in the neighbourhood drop out before graduating high school. Mohammed belonged to the first class that had been supported through high school by Pathways to Education. Not only did Mohammed finish high school, but this spring he's graduating from Queen's University with a business degree, and he has a summer internship lined up with Xerox.

The youngest of five children born to Bangladeshi immigrants, Mohammed says the Pathways program helped him believe he could build a life beyond the public housing towers he had grown up in.

"As a kid I was optimistic about my future. I had dreams," Mohammed says. "But in high school things were different. I lost the confidence I needed to succeed. Pathways changed all of that; it changed my life."

Pathways to Education is a comprehensive academic, social and financial support program that gives disadvantaged youth the same opportunities other kids enjoy. Mentorship is a key element of this initiative.

Mentors nurture the students' dreams, connect them with internships, introduce university life, foster leadership and expose young people to the broader world. And it does not end there — Pathways mentors keep in touch well beyond high school to offer continued support and guidance.

Seeing the strong results of this initiative in Regent Park, United Way partnered with Pathways to Education to expand the program into Toronto's priority neighbourhoods.

As a mentor who wears many hats at Pathways, O'Neil Edwards explains that the success of the program is based on the idea that if you nurture the dreams of young people and open their eyes to possibility, they'll excel beyond expectation. "These kids just need an opportunity, a chance and people to believe and support them," O'Neil says.

In 2008, United Way funded the expansion of the Pathways program into two of Toronto's priority neighbourhoods — Lawrence Heights and Rexdale. In the first year alone, these two communities have lowered the rate of academically at-risk youth by up to 52-percent and have reduced by up to 43-percent the number of students with high rates of absenteeism.

Building better public understanding of social issues is the starting point for United Way's work; addressing the underlying root causes of those issues is a key element of our ongoing efforts to build a better city.

For more than 50 years, United Way has strengthened lives by bringing together the financial resources of the city in support of a network of social services and health agencies. Through these agencies and their programs people found help and, in many cases, opportunities for a better life. We remain committed to this important work — but it's not enough for a city whose population continues to grow and that continues to face complex social challenges.

Despite all the money raised, despite the services provided by United Way and others, our city faces issues that could erode our vision — a city that celebrates diversity and is a safe and healthy home for children, youth, families and seniors as well as being a city of economic potential for everyone.

TRENDS

United Way works to help people access the services they need to improve their lives. But the growth and complexity of many of our community's shared challenges, such as persistent family poverty and youth violence, demand a collective approach. Effective strategies for lasting change require broad community understanding and common goals and outcomes.

Rooted in the belief that if we get ahead of issues we can prevent them from becoming problems in the first place, United Way is working to develop community partnerships and engage the public in addressing some of our most pressing issues. We're using our unique position in the community to leverage resources in order to address root causes.

GOAL

To help address the underlying root causes of social problems, and build community-wide partnerships aimed at changing social conditions in our city.

STRATEGY

United Way is working to address the root causes of social problems by building awareness of key issues and forging partnerships to solve shared problems.

We know that today's problems are complex. That's why we're strategically focused on raising awareness and building public understanding of social issues. We also know that it takes the whole community working together to change social conditions. No one organization, no one level of government, can solve systemic problems. But working in partnership with others, and by mobilizing people and resources, we can address the root causes of our city's shared challenges.

PROGRESS

United Way's efforts in 2008 continued to build on the success of our partnerships started in previous years. We moved forward with our Community Hubs partnership involving federal, provincial and community partners. And we continued our successful Focus on Youth partnership with the provincial Ministry of Education and local school boards to make school space available to community agencies during the summer months.

52% fewer kids
are academically at-risk
in Lawrence Heights thanks
to their enrolment in the
Pathways to Education
program.

The Youth Challenge Fund partnership between United Way and the Government of Ontario worked to create opportunities for young people to build a better future. Our partnership with the province through Pathways to Education helped another group of young people graduate. Partnerships like these were key to United Way's ability to make progress on the root causes of social problems, and will continue to enable our work in the community.

Our efforts to build public and political understanding of key issues had a significant impact on public policy last year. United Way's contribution to the Review of the Roots of Youth Violence, co-chaired by the Hon. Roy McMurtry and Dr. Alvin Curling, had a major influence on the report's final recommendations. Building on the report's findings, United Way continues to advocate for healthy youth outcomes provincially through Ontario Youth Matter — a coalition of youth-serving organizations calling for a coordinated outcomes-based approach to helping young people build a better future in Ontario.

United Way advocated for a strong poverty reduction strategy last year through the 25-in-5 Network for Poverty Reduction. United Way's advice to the provincial government influenced two key economic issues that contribute to growing poverty. Our submission to the committee reviewing the *Payday Loans Act* was supported by all political parties and cited in the House when the legislation was passed in June 2008. And our advice to the Minister of Labour was part of consultations that led to Bill 139, the *Employment Standards Amendment Act (Temporary Help Agencies)*, introduced in December 2008.

Dorset Park Youth Council

On Michael Kerr's 18th birthday, he wasn't out celebrating with his friends. He was meeting with councillors at City Hall, advocating for support on behalf of his community.

As a member of the Dorset Park Youth Council (DPYC), a youth-led initiative supported by the Youth Challenge Fund, United Way and the City of Toronto, Michael is addressing urgent needs of youth in Dorset Park.

"DPYC was formed to address community needs — safe space for youth to come together and address the cultural segregation that exists here. We're working through youth to reach out to the community as a whole."

Thanks to a United Way donor, the City of Toronto, the Youth Challenge Fund and strong youth leadership,

Dorset Park will soon boast two new spaces for youth at McGregor Park Recreation Centre — a multi-sportsplex and youth lounge. DPYC has driven the planning and design since day one, so the look and feel of the spaces reflect the true needs of young people in this community.

This partnership exemplifies YCF's unique approach to community building, which engages the community to collaborate with young people living in Toronto's 13 priority neighbourhoods to develop initiatives that provide relevant opportunities for youth.

As he reminisces about that first meeting at City Hall, Michael says it was a good experience. "Before I got involved with DPYC, I didn't know I could affect my community. I didn't think my opinion mattered."

Now he knows it does.

United we can come together in a common cause of caring.



(L-R) Jehad Aliweiri, Obaid Ur Rahman and Sofian Mustafa; partners in building a stronger neighbourhood. Photography: Rodrigo Moreno.

Community partnerships: working together to bring lasting change.

Sofian Mustafa grew up in the east Toronto neighbourhood of Thorncliffe and knows first-hand some of the challenges faced by the people who live there. Unemployment is high. Many residents are challenged by language and cultural barriers. They become socially isolated as they struggle to support their family and help their children adapt to a new life.

So when Bob Cronin, CEO of Davis+Henderson — the company where Sofian works — approached staff with a vision of employees donating their time and expertise to strengthening the neighbourhood of Thorncliffe, Sofian jumped at the idea.

“It’s a great opportunity for me and my colleagues to give back to the community where we work,” Sofian says. “And when you help one individual, you help their family and the whole neighbourhood.”

Davis+Henderson collaborated with the Thorncliffe Neighbourhood Office (TNO) and today a unique partnership is flourishing between the two. Davis+Henderson staff volunteer their time to run drives for winter coats and other household items for newcomers, increase employment in the neighbourhood, provide guidance to local small business owners and support the important work of TNO through mentorship and management training.

Jehad Aliweiwi is the Executive Director of TNO. He says the partnership is making a real difference in the lives of many Thorncliffe families, and credits the community spirit and humble approach of Davis+Henderson for making it work. “Davis+Henderson isn’t doing this because they think it will help their bottom line,” Jehad says. “It’s an extraordinary thing. They want nothing in return but the opportunity to make a difference in the lives of Thorncliffe residents.”

“When you help one individual, you help their family and the whole neighbourhood.”

Obaid Ur Rahman agrees. A former business advisor in India, Obaid found himself jobless after moving to Canada. “I was desperately looking for a job and feeling increasingly frustrated,” he says. Obaid was referred to TNO, where he received employment training developed by Davis+Henderson and participated in a job fair hosted by the company. Obaid eventually found a job with Davis+Henderson, and says the overall experience changed his life: “It was a light of hope for me.”

It’s partnerships like this one, made possible through United Way’s Community Connections program, that help maximize impact in the community by creating community partnerships and networks.



Hundreds of people came together in September for a special joint launch of United Way's and the City of Toronto's annual campaigns.

Mobilizing the power of Toronto's volunteer and financial resources, we reach out to thousands of people from all walks of life, engaging the whole community in building a better city.

In September 2008, United Way President and CEO Frances Lankin came together with Toronto Mayor David Miller to launch United Way's 2008 annual campaign. More than 2,000 people attended the event at Nathan Phillips Square to show their support and celebrate United Way's work in the community.

It was the beginning of the most challenging campaign on record. But the people of Toronto heard our call to action and thousands of people worked harder and dug deeper than they ever had before. Despite an unprecedented economic downturn we managed to raise an incredible \$107.5-million — the second-highest achievement in United Way's history.

The United Way campaign reminds us that we're all in this together. During the campaign, people from all walks of life become involved in building a better city — connecting communities in need with communities that give.

The annual campaign is a powerful reminder that we are all connected, but it's just one of the ways the people of our caring city come together to support one another. There are more than 20,000 volunteers in Toronto who donate time to helping their community through United Way. Thousands more participate in Days of Caring — a partnership between United Way and Toronto businesses, where employees work on a variety of hands-on projects to benefit community agencies. Still more people take part in annual events like the Enbridge CN Tower Climb for United Way and the Scotiabank Rat Race for United Way.

Each and every one of the people who commit their time, talent and financial resources to United Way represent the very best community values. They exemplify the notion of making our community a better place.

It is through these activities that we are reminded of our interconnectedness — that reaching out a hand to one influences the condition of all.



Xerox Workplace Campaign

Xerox was determined not to let worries about the economy get in the way of their United Way campaign. Setting targets high, the organization's volunteers sought out new donors and encouraged people to participate in events ranging from poker tournaments to the Enbridge CN Tower Climb for United Way. Xerox DocuShare, an online information-sharing program, helped volunteers manage activities and communicate with their peers. A weekly newsletter kept everyone informed of upcoming activities and event participants wore blue wigs to get in the spirit. These efforts paid off as Xerox staff stepped up to meet the growing need in the community. Participation rates rose and the organization raised almost \$423,000, beating their 2007 achievement.



GenNext and YouthUnited

United Way is making the community a better place to live for everyone by inviting young Torontonians to be part of the solution through YouthUnited and GenNext. These programs are committed to raising awareness and supporting the work of United Way and its partners across the city. YouthUnited and GenNext create opportunities for young people and young professionals to be involved in our city through volunteering and fundraising events.

Rouge — the marquis fundraising event of GenNext — attracted more than 850 masked revellers to its November 2008 gala; proving that when it comes to making a difference in Toronto, red is the new black. But Rouge does more than raise money for the Community Fund — it also connects 25–35 year olds to United Way to help them better their community.



Toronto Star

Every year, Toronto Star employees from separate sites — an office tower on the waterfront and a press centre in Vaughan — come together to support their community. Employees like 2008 campaign co-chairs Lorraine Leyland and Al Sheldon build the Star's United Way campaign from the ground up. This year's drive included an auction of classic Toronto Star photographs and a 24-hour BBQ featuring renowned grillmaster Kevin McKeown. Thanks to the efforts of people like Lorraine, Al and Kevin, Toronto Star staff raised \$541,000 for people across the city.

Lorraine never really knew much about United Way until she became involved in the campaign. "The more you learn about United Way, the more you realize how important the work is," she says.



Kraft Canada Inc.

On June 4, 450 Kraft Canada employees participated in a Day of Caring, helping 15 United Way member agencies with 33 different projects ranging from painting a community centre to preparing dinner for the homeless.

For Melinda Gasson, who co-chaired Kraft's 2008 workplace campaign, this day represented an opportunity to connect with people in the community. "I personally went to Ward Island to help the seniors at the Sunshine Centre build their garden," she said. "What struck me was that in seven hours, you're really making a difference for someone."

In these tough times, Kraft Canada's campaign was a remarkable success. Over two short weeks, 81-percent of employees at Kraft Toronto Headquarters came together under the banner "United in the way we care" to raise \$160,000 in personal contributions from this Kraft location, surpassing their 2007 pledge achievement by \$30,000.

"At Kraft, we recognize that United Way helps those who need it most — whether it's children, the elderly, abused women or newcomers to Canada," explains Melinda. "The campaign offers us the opportunity to give back to our community."

Melinda attributes the campaign's success to careful planning and the generous spirit of Kraft employees. "For employees at Kraft, the United Way campaign is an opportunity for us to connect with our colleagues and have a good time," she explains, "but at the end of the day, it's all about a great cause."

TTC

The Toronto Transit Commission is more than a grid of bus and subway lines: it's an organization of people who care about our city and every one of its neighbourhoods. In 2008, they really earned the moniker "transit that cares," raising almost \$1.3-million for United Way. This amazing achievement earned them both a United Way of Canada Thanks a Million Award and a United Way Toronto Spirit Award in the Joint Labour and Management category.

The TTC's Chief General Manager Gary Webster and the presidents of all three of the TTC's unions: ATU, CUPE and IAMAW, were present at the opening rally to launch the campaign. A veritable army of 240 TTC union employees and management participated in the 2008 Enbridge CN Tower Climb for United Way, including TTC Chair and Toronto City Councillor Adam Giambrone. Over 610,000 slices of pizza were distributed in TTC subway stations in one of the city's most visible United Way fundraising efforts.

"TTC Idol was the real highlight of the campaign," says Kathy Wyeth, who has been the TTC's Employee Campaign Chair for six years running. "Close to 400 people came out this year and it keeps getting bigger." Judged by Colleen Rusholme from EZ Rock and Rudy Blair from 680 News, this year's TTC Idol winner, Claire Mineque, won by singing Whitney Houston's vocally challenging "I Have Nothing."

For over 35 years, the campaign has been an opportunity for employees — normally spread widely across the city — to get together and have fun. "The campaign is great for team building and morale," explains Kathy. "There's a lot of pride in what we do for United Way."

We create opportunities for people to be part of something larger, to participate in improving life in our city and to help create lasting positive change in the community.



The Scotiabank Rat Race for United Way, a popular annual event in Toronto, attracted more than 1,200 runners and raised \$400,000 for United Way last year.



Presidential Challenge Motivated by a personal conviction that "you do good by doing good," Campaign Cabinet Chair Bill MacKinnon helped lead United Way to the second-highest campaign achievement in its history.



The Sponsored Employees Program provided a unique opportunity to practice corporate social responsibility over a 15-week placement, as participants worked on United Way's annual campaign.



United Way Toronto's GenNext Rouge An impressive gala attracting hundreds of 25–35 year olds, Rouge proved once again that when it comes to making a difference in Toronto, red is the new black.

Leadership with deep roots in the community it serves.

In 2008, we met our challenges head on.

Seeing opportunities, anticipating challenges and executing strategies to maximize success are part of United Way's commitment to excellence. But we also measure ourselves against our ability to respond to unplanned events.

As United Way donors, volunteers and staff celebrated the record-breaking campaign achievement of 2007, the Board of Trustees and senior management began reviewing the progress of Community Matters — our five-year strategic plan launched in 2003 — and started planning for the next five-year period. It was clear that United Way's efforts were making a difference. Rather than develop a new strategy, we chose to focus efforts in the coming five years on deepening and refining our approach. We call our 2009–2014 strategic plan Community Matters More.

United Way's work is supported by a strong commitment to robust internal operations. In 2008, we moved forward in developing business systems that will further enable our impact in the community. To better support our donor, volunteer and stakeholder relationship management, an online agency funding system and data warehouse were launched in 2008, and an internal information portal was readied for launch by the start of 2009. When plans to replace workplace campaign management software with an

off-the-shelf product encountered challenges, the decision was made to bring the system in-house and develop a strategy for a long-term solution. Our Finance Department developed plans to further modernize the budgeting and financial reporting process. And we engaged in organization-wide business planning in support of our strategic goals, including fiscal planning for the next five years.

Business and strategic planning in 2008 was conducted against the backdrop of gathering economic storm clouds. But no one predicted the severity of economic decline in the fourth quarter of the year. Our annual campaign was launched amid some of the worst economic headlines in a generation. By mid-October, it was clear that planning assumptions had to be revisited. We took immediate steps to make adjustments to enable United Way to fulfill our responsibilities to the community. Despite deepening economic turmoil, we reached out to new donors, deepened our relationship with current supporters, and led our annual campaign to the second-highest achievement in our history.

We were met with significant challenges in 2008, but — secure in our community mission — we faced them head-on with a responsible, creative and strategic approach.

2008 Board of Trustees

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Brookfield Asset
Management Inc.

Vice Chair, Community Impact
Kamala-Jean Gopie
Human Rights Commission

Vice Chair, Finance & Treasurer
Alnasir Samji
Alderidge Consulting Inc.

Vice Chair, Labour
John Cartwright
Toronto and York Region
Labour Council

Immediate Past Chair
of the Board
Richard Venn
CIBC

Board of Trustees

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Management Inc.

Pedro Barata
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Toronto and York Region
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John Honderich
Torstar Voting Trust

Jean Lam
Ministry of Health Promotion

Jack Lee
Ministry of Health Promotion

Julie Lee
Osler, Hoskin and Harcourt LLP

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I₃ Advisors Inc.

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Framework Foundation

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Deloitte & Touche LLP

David Pecaut
The Boston Consulting Group

Alnasir Samji
Alderidge Consulting Inc.

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Aeroplan Canada

Richard Venn
CIBC

2008 Senior Executive Team

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Chief Executive Officer

Catherine Smith
Chief Operating Officer

Susan McIsaac
Chief Development Officer

Gillian Mason
Senior Vice President,
Strategic Initiatives and
Community Partnerships

Lyn Whitham,
Senior Vice President,
Communications

Louise Bellingham
Vice President, Marketing

Waseem Syed
Vice President,
Community Investment

Rahima Mamdani
Director, Human Resources and
Organizational Development

Keyth James
Vice President,
Information Systems

2008 Honourary Chairs Council

Aubrey Baillie Board Chair 1999-2001	John S. Hunkin Campaign Chair 2004	E. Courtney Pratt Board Chair 1986-1988 Campaign Chair 1992
A. Charles Baillie Campaign Chair 2000	David W. Kerr Campaign Chair 1999	John E. Richardson Board Chair 1983
Randy C. Billing Board Chair 1988-1990	Neville W. Kirchmann Campaign Chair 1987	John W. Sheridan Campaign Chair 2003
John M. Cassaday Campaign Chair 1995	David A. Lewis Board Chair 1980-1982	J. Allan Slight Campaign Chair 1985
Dominic D'Alessandro Campaign Chair 1998	Jennifer Lynn Board Chair 2001-2003	Barbara Stymiest Campaign Chair 2005
William A. Etherington Campaign Chair 1993	Janet G. MacInnis Campaign Chair 1982 Board Chair 1984-1986	John H. Tory Campaign Chair 2001
Anne M. Fawcett Campaign Chair 1997	W. Reay MacKay Campaign Chair 1996	Martha J. Tory Board Chair 2003-2005
Anthony S. Fell Campaign Chair 1989	Bill MacKinnon Campaign Chair 2008	Richard Venn Board Chair 2005-2007
George A. Fierheller Campaign Chair 1991 Board Chair 1994-1996	Bahadur Madhani Board Chair 1996-1999	Richard E. Waugh Campaign Chair 2006
Al Flood Campaign Chair 1994	Robert W. Martin Campaign Chair 1988	Joseph Y.K. Wong Board Chair 1990-1992
Ruth Grant Board Chair 1992-1994	Gordon M. Nixon Campaign Chair 2002	

2008 Committees

Administration and Audit Committee

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 Colleen Berry Hiller, Ernst & Young LLP
 Astley L. Dennis, Chartered Accountant
 John Honderich, Torstar Voting Trust*
 Julie Lee, Osler, Hoskin & Harcourt LLP*
 June Ntazinda, I3 Advisors Inc.*
 Yezdi Pavri, Deloitte & Touche LLP*
 Vince Timpano, Aeroplan Canada*

Allocations and Agency Services Committee

Raksha Bhayana, Bhayana Management (Chair)*
 Antonella Ceddia, City of Toronto*
 André Chamberlain, Department of Justice Canada
 Kevin King, Ministry of Citizenship & Immigration
 Paul Koreen, Ketchum Canada
 Mary Ann Kuntz, OPSEU
 Julie Lee, Osler, Hoskin & Harcourt LLP*
 Marie Moliner, Canadian Heritage*
 Sonja Nerad, PSTG Consulting
 Perry Orestes, Scotiabank
 Manjula Selvarajah, Marketing Consultant
 Cathy Winter

2008 Committees

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Ekua Asabea Blair, Massey Centre
Grace-Edward Galabuzi, Ryerson University*
Patrick Johnston, Walter & Duncan Gordon
Charitable Foundation
Nicole Jolly, FLOW 93.5

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Raksha Bhayana, Bhayana Management*
John Campey, Community Social Planning
Council of Toronto
Robert Harding, Brookfield Asset
Management Inc.*
Marie Moliner, Canadian Heritage*
Yezdi Pavri, Deloitte & Touche LLP*

Operations and Technology Committee

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John Corley, Xerox Canada
Kathy Dumanski, Change Management Consultant
Jean Lam, Ministry of Health Promotion*
Keith Martin, Centract
Eric Monteiro, McKinsey & Co.

Community Impact Committee

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(Chair)*
Paul Barnett, Barnett & Associates Inc.
Raksha Bhayana, Bhayana Management*
Victoria Bowman, WoodGreen Community Services
Debra Grobstein Campbell
John Honderich, Torstar Voting Trust*
Jean Lam, Ministry of Health Promotion*
Jack Lee, Ministry of Health Promotion*
Tonika Morgan, Women Moving Forward
David Pecaut, The Boston Consulting Group*

Executive Compensation Committee

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(Chair)*
Anne Fawcett, Caldwell Partners
Alnasir Samji, Alderidge Consulting Inc.*
Richard Venn, CIBC*

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Investment Board
Janice Fukakusa, RBC Financial Group
Leslie Gales, Midland Group of Companies*
David Service, Towers Perrin
Ray Williams, National Bank Financial

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Celine Chiovitti, City of Toronto
John Crocker, Hospitals of Ontario Pension Plan
Fraser Deacon, Deacon Insurance Agencies Ltd.
(ex-officio)
Caroline Helbronner, Blake, Cassels & Graydon LLP
Alnasir Samji, Alderidge Consulting Inc.*

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Derek Ballantyne, Toronto Community
Housing Corporation
Pedro Barata, The Atkinson Charitable Foundation*
Grace-Edward Galabuzi, Ryerson University*
Jo-Ann Hannah, CAW-TCA Canada
Marie Moliner, Canadian Heritage*
Michele Noble, Michele Noble and Associates

*Members, Board of Trustees

Responsible stewardship of our community's resources.

Our commitment to you.

At United Way, we take very seriously our commitment to the many donors who support our work. Maintaining the trust and confidence of our community of supporters through transparent accounting and fundraising best practices is one of our top priorities.

United Way is a flagship member of Imagine Canada's Ethical Fundraising and Financial Accountability Code. The Code provides donors and the public with criteria to evaluate a charity's financial and fundraising practices. Not only do we align our practices to the Code, but in some cases exceed sector standards. Our early adoption of the Code complements our history of sector leadership on good governance and will help us to continue to provide the highest possible degree of accountability and transparency to our donors.

Last year, United Way was recognized by the Voluntary Sector Reporting Awards (VSRA) for transparency in reporting. The VSRA's were launched in 2008 by the Queen's University School of Business, PricewaterhouseCoopers Canada and the Institute of Chartered Accountants of Ontario to promote timely and accurate reporting of financial statements. United Way is honoured to have been acknowledged for best practices promoting openness and accountability.

At United Way, we strive always to go one step further in ensuring that, of every dollar we raise, as much as possible goes to the community. We foster a spirit of stewardship that extends to every part of our organization. Our fundraising costs are among the lowest in the sector. And running a lean and efficient organization is a part of our internal mission. We solicit pro-bono services and in-kind donations. We also engage over 20,000 volunteers in order to keep costs as low as possible. Everything down to our office furniture is donated by generous supporters.

In 2008, 14.4-percent of our revenue was spent on operating expenses — 11.59-percent on fundraising and 2.79-percent on administration. An Imagine Canada survey reports the average fundraising cost ratio of charities in Canada is 21.8-percent, making United Way a leader in the sector.

Our donors are the foundation of United Way. Your generosity supports a vital network of health and social service agencies, helping hundreds of thousands of people every year and enabling our work to address the root causes of social problems. Our commitment to you is that we will continue to make every effort to ensure that your donation goes to those who need it most.

Administration and Audit Committee

United Way Toronto's financial position is healthy, thanks to our generous donors and supporters, prudent financial management, excellence in organizational discipline and robust revenue streams. Our financial strength provides the means for us to take a leading role in addressing critical social issues in our city.

Financial Strength

The attached financial report reflects revenue from the fall 2007 fundraising campaign, related operating expenses, and distribution of funds made in 2008.

United Way's ability to invest in our community is strengthened by diversifying the source of funds. Individual, workplace, and corporate donors contribute to this financial health, as well as special events, grants, pro-bono support, from legal services to donated media advertising space. United Way's financial strength and efficiency are due also to extraordinary volunteer support. Some highlights from 2008:

United Way's Community Fund continues to be strong through generous donations and the recognition of United Way as the best place to invest in our communities.

The 2008 budget provided for a planned deficit of \$3,600,000 to fund the community as part of our continuing strategy to spend down our reserves. However, due to the turmoil in the financial markets in 2008, the actual deficit was \$15,197,000. A significant portion of this deficit was due to over \$10

million in unanticipated investment losses from the Tomorrow Fund™, United Way's endowment fund. While we were able to hold our operating expenses below budget, we experienced a one-time write off of a system investment of \$631,000.

We continue to manage pledge losses to ensure more dollars flow to the community. Pledge loss continues to be contained at 1.38% of total campaign revenue. This figure is lower than the rate in 2007 due to a prior year adjustment.

Our cost revenue ratio continues to be low at 14.4%. We maintain a strong focus on operational efficiency and our diligence is reflected in the cost ratio.

Unrestricted Net Assets has a balance of \$3,643,000, which enables us to ensure sustained funding to community agencies even in the face of economic uncertainty.

Our endowment fund – the Tomorrow Fund™, has a net balance of \$41,526,000, thanks to the generosity and vision of donors who are investing in our city.

United Way Toronto continues to meet and exceed its CRA distribution quota.

2008 results and recent trends:

Fiscal Year	2008	2007	2006
Total gifts	\$ 109,489,000	\$ 106,261,000	\$ 96,308,000
Total dollars to the community	\$ 95,558,000	\$ 95,558,000	\$ 84,007,000
Cost revenue ratio	14.4%	12.9%	13.8%
Pledge loss ratio	1.38%	1.72%	1.67%
Investment income/(losses)	\$ (8,376,000)	\$ 1,245,000	\$ 4,410,000

Administration and Audit Committee

Governance and Financial Transparency

United Way Toronto has a strong, independent Administration and Audit Committee comprising eight members. The committee meets annually, independent of management, with KPMG, United Way's auditors.

The financial statements are consistent with GAAP (Generally Accepted Accounting Principles) and United Way Canada-Centraide Canada Transparency and Accountability Financial Standards, which were designed to ensure financial reporting by all United Ways. They also meet the requirements of the Ethical Fundraising Code.

The Administration and Audit Committee oversees the Investment Committee (responsible for investing The Tomorrow Fund™, unrestricted net assets and the assets for our employee pension plan). The Pension and Benefits Committee provides advice to management on employee pension and benefit matters, and acts in an overseeing capacity for the regulatory and compliance reporting. The Investment Committee and the Pension and Benefits Committee meet jointly, once a year, to ensure pension assets and liability requirements are appropriately coordinated.

In February 2006, United Way Toronto was named Trustee for the Province of Ontario's Youth Challenge Fund* (YCF). The YCF financial reports and activities are excluded from this report. A separate annual report and set of audited financial statements is produced for YCF to reflect the activities and March 31st year-end. United Way's Administration and Audit Committee oversees the terms and conditions of that Trustee responsibility and oversees the independent audit by KPMG. The statements are being provided to the Board of the Youth Challenge Fund and to the Province of Ontario.

** For the audited financial statements of the Youth Challenge Fund, visit www.youthchallengefund.org*

Operational Capability

The Operations and Technology Committee is a sub-committee of the Administration and Audit Committee. This committee oversees a number of multi-year technology and operational projects, which include:

- A Constituent Relationship Management (CRM) project with the United Way of Lower Mainland, United Way of Calgary, United Way of Winnipeg, and United Way of Canada-Centraide Canada. Through a shared Portal and Data Warehouse, the project provides an online profile of our constituents and their interactions with United Way and a Data Warehouse that enables us to collect and analyze information to better understand our constituents.
- A Community Impact Measurement and Management Project (CIMM), enabling a more systematic capture of outcomes of programs in the community and measures of longer-term impact. This is a multi-year, ongoing initiative where we share best practices and investment costs with our cross-national CRM colleagues and United Way/Centraide Ottawa. It is through this project that United Ways will be able to improve decision-making regarding community investments and be better able to communicate their impact and value to the public.
- An Online Funding System, which was operational in the fall of 2008 and enhances the submission and management of member agency allocations and agency grants.
- A project to enhance our Workplace Campaign Management Tool (@work) by increasing capacity, usability, and improving the experience for our workplace donors.

These important investments enable United Way Toronto and its partners to proactively and efficiently serve stakeholder needs to achieve broader community impact today and in the future.

We will continue to build on our financial strength with you — our donors, supporters, volunteers and staff to multiply our impact.

Auditors' Report

To the Board of Trustees of United Way of Greater Toronto

We have audited the statement of financial position of United Way of Greater Toronto as at December 31, 2008 and the statements of operations, changes in net assets and cash flows for the year then ended. These financial statements are the responsibility of United Way of Greater Toronto's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of United Way of Greater Toronto as at December 31, 2008 and the results of its operations and its cash flows for the year then ended in accordance with Canadian generally accepted accounting principles. As required by the *Corporations Act* (Ontario), we report that, in our opinion, these principles have been applied on a basis consistent with that of the preceding year.

The logo for KPMG LLP, featuring the letters 'KPMG' in a large, bold, sans-serif font, followed by 'LLP' in a smaller, similar font. A horizontal line is drawn underneath the text.

Chartered Accountants, Licensed Public Accountants

Toronto, Canada
March 20, 2009

Statement of Financial Position

Year ended December 31, 2008, with comparative figures for 2007

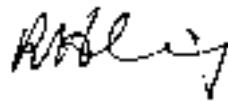
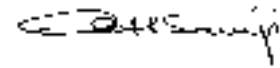
(In thousands of dollars)	2008	2007
Assets		
Current assets:		
Cash and cash equivalents	\$ 34,422	\$ 50,626
Campaign pledges receivable	5,431	7,962
Other receivables	1,698	2,474
Prepaid expenses (note 5)	13,351	12,424
	58,902	73,486
Investments (note 6)	57,858	69,762
Capital assets (note 7)	2,635	1,688
	\$ 119,395	\$ 144,936
Liabilities and Net Assets		
Current liabilities:		
Accounts payable and accrued liabilities	\$ 4,565	\$ 4,043
Designated and flowthrough gifts payable	8,305	13,491
Deferred campaign revenue	52,873	58,683
	65,743	76,217
Other deferred revenue (note 8)	4,699	4,699
Accrued pension liability (note 9)	1,148	1,115
Net assets:		
Invested in capital assets	2,635	1,688
Restricted for The Tomorrow Fund Endowment (note 10)	41,527	51,405
Unrestricted (note 11)	3,643	9,812
	47,805	62,905
Commitments (note 13)		
	\$ 119,395	\$ 144,936

See accompanying notes to financial statements.

On behalf of the Board:

Trustee

Trustee

Statement of Operations

Year ended December 31, 2008, with comparative figures for 2007

(In thousands of dollars)	2008	2007
Revenue:		
Campaign revenue	\$ 114,554	\$ 109,828
Funds received from other United Ways	464	461
Funds received for other United Ways	(5,875)	(4,963)
Bequests	346	935
Total gifts	109,489	106,261
Pledge shrinkage	(1,507)	(1,808)
Total fundraising revenue	107,982	104,453
Government grants	1,008	1,254
Other income	311	595
	1,319	1,849
Investment income (loss)	(8,376)	1,245
Total revenue	100,925	107,547
Distributions and Community Programs:		
Allocations to United Way of Greater Toronto agencies and partners	54,419	52,825
Grant programs	7,752	7,223
Programs delivered by United Way of Greater Toronto	2,942	2,796
One-time donor specified donations to United Way of Greater Toronto programs, agency projects and grant programs	8,452	5,808
Joint Areawide campaign proceeds to partner United Ways	6,748	6,906
Donor designations to:		
United Way of Greater Toronto agencies and partners	1,838	2,163
Other United Ways	1,354	1,283
Other registered charities	14,351	13,865
Allocations and needs assessment, program expenses	3,031	2,689
Total distributions and community programs	100,887	95,558
Operating expenses:		
Fundraising	15,750	13,760
Recovery of joint Areawide campaign costs from partner United Ways	(515)	(504)
	15,235	13,256
Total distributions and expenses	116,122	108,814
Excess (deficiency) of revenue over distributions and expenses	\$ (15,197)	\$ (1,267)
Allocated to:		
Internally restricted for The Tomorrow Fund™ (note 10)	\$ (9,975)	\$ (643)
Unrestricted net assets (note 11)	(4,734)	(240)
Amortization of capital assets	(488)	(384)
	\$ (15,197)	\$ (1,267)

See accompanying notes to financial statements.

Statement of Changes in Net Assets

Year ended December 31, 2008, with comparative figures for 2007

(In thousands of dollars)	2008				2007			
	Invested in capital assets	Restricted for The Tomorrow Fund Endowment	Un- restricted	Total	Invested in capital assets	Restricted for The Tomorrow Fund Endowment	Un- restricted	Total
	(note 10)				(note 10)			
Net assets, beginning of year	\$ 1,688	\$ 51,405	\$ 9,812	\$ 62,905	\$ 1,057	\$ 51,377	\$ 11,067	\$ 63,501
Excess (deficiency) of revenue over distributions and expenses	(488)	(9,975)	(4,734)	(15,197)	(384)	(643)	(240)	(1,267)
Endowment contributions	-	97	-	97	-	671	-	671
Invested in capital assets	1,435	-	(1,435)	-	1,015	-	(1,015)	-
Net assets, end of year	\$ 2,635	\$ 41,527	\$ 3,643	\$ 47,805	\$ 1,688	\$ 51,405	\$ 9,812	\$ 62,905

See accompanying notes to financial statements.

Statement of Cash Flows

Year ended December 31, 2008, with comparative figures for 2007

(In thousands of dollars)	2008	2007
Cash flows from operating activities:		
Excess (deficiency) of revenue over distributions and expenses	\$ (15,197)	\$ (1,267)
Items not involving cash:		
Amortization of capital assets	488	448
Amortization of lease inducement	-	44
Unrealized loss on investments	9,526	612
Defined benefit pension expense	601	644
Change in non-cash operating working capital	(8,094)	11,890
Change in other deferred revenue	-	4,699
Defined benefit pension contributions	(568)	(583)
Cash flows from (used in) operating activities	(13,244)	16,487
Cash flows from financing activities:		
Endowment contributions received	97	671
Cash flows from investing activities:		
Purchase of capital assets	(1,435)	(1,015)
Decrease (increase) in investments, net	2,378	(6,540)
Cash flows from (used in) investing activities	943	(7,555)
Increase (decrease) in cash and cash equivalents	(12,204)	9,603
Cash and cash equivalents, beginning of year	50,626	41,023
Cash and cash equivalents, end of year	\$ 38,422	\$ 50,626

See accompanying notes to financial statements.

Notes to Financial Statements (In thousands of dollars)

1. Purpose of the Organization:

The mission of United Way of Greater Toronto ("United Way") is to meet urgent human needs and improve social conditions by mobilizing the community's volunteer and financial resources in a common cause of caring.

United Way is registered as a charitable organization under the Income Tax Act (Canada) (the "Act") and, as such, is exempt from income taxes and is able to issue donation receipts for income tax purposes. In order to maintain its status as a registered charity under the Act, United Way must meet certain requirements within the Act. In the opinion of management, these requirements have been met.

2. Significant accounting policies:

The financial statements have been prepared in accordance with generally accepted accounting principles applied within the framework of the significant Canadian accounting policies summarized below:

(a) Revenue recognition:

United Way follows the deferral method of accounting for campaign revenue.

The campaign revenue reported in these financial statements represent amounts received or receivable in connection with the 2007 campaign and the related distributions made from the proceeds of that campaign in 2008. This includes pledges and donations which the donors designate for payment to partners and member agencies, other United Ways and non-United Way charities. The results of the 2008 campaign will be reported in the 2009 financial statements. Funds received from the 2008 campaign to December 31, 2008 are shown as deferred campaign revenue. Fundraising costs applicable to this campaign are deferred and included in prepaid expenses.

United Way is requested by certain employers and employee groups, to act as the co-ordinator of their national campaigns, to receive and disburse funds on behalf of other United Ways within their local communities. Funds received under these centrally co-ordinated campaigns are included in the Campaign Revenue amount on the statement of operations. Funds disbursed on behalf of other United Ways, under centralized campaigns, are reported as a reduction to revenue in these financial statements. Funds received by United Way from other United Ways under similar campaigns are reported separately in the revenue section of these financial statements.

Designated donations and funds received under flow-through arrangements for other charities that have not been disbursed at year end are recorded as designated and flowthrough gifts payable.

Grant revenue reported in these financial statements represents funds received from provincial and municipal governments. Other income reported in these financial statements represents funds received from foundations and utilities. Government grant revenue and other income are received for programs administered by United Way. The related program expenses and grant disbursements are included in the distributions and community programs section of the financial statements.

Endowment contributions are recognized as increases in net assets in the year in which they are received. Capital appreciation/depreciation for those funds which are below the distribution threshold are added or deducted from the principal and recognized as direct increases/decreases in net assets in the year in which they are incurred.

Contributions for capital assets are deferred and amortized into revenue at a rate corresponding with the amortization rate for the related capital asset.

Investment income (loss) includes dividends, interest, income distributions from pooled funds, realized gains (losses) and the net change in unrealized gains (losses) for the year.

(b) Cash and cash equivalents:

The United Way considers deposits in banks, certificates of deposit and short-term investments with original maturities of three months or less as cash and cash equivalents.

(c) Financial instruments:

Cash and cash equivalents and investments are classified as held-for-trading and stated at fair value. Campaign pledges receivable and other receivables are classified as loans and receivables, which are measured at amortized cost. Accounts payable and accrued liabilities and designated and flowthrough gifts payable are classified as other financial liabilities, which are measured at amortized cost.

In determining fair values, adjustments have not been made for transaction costs as they are not considered significant. The unrealized gain or loss on investments, being the difference between book value and fair value,

Notes to Financial Statements (In thousands of dollars)

is included in investment income in the statement of operations.

Transactions are recorded on a trade date basis.

Fair values of investments are determined as follows:

- (i) Fixed income securities and equities are valued at year-end quoted market prices, where available. Pooled funds are valued based on reported unit values. Where quoted market prices are not available, estimated fair values are calculated using comparable securities.
- (ii) Short-term notes, treasury bills and term deposits maturing within a year are stated at cost, which together with accrued interest income approximates fair value given the short-term nature of these investments.

The fair values of investments are equal to the quoted market value, as disclosed in note 6. The fair values of other financial assets and liabilities, being cash and cash equivalents, campaign pledges receivable, other receivables, accounts payable and accrued liabilities and designated and flowthrough gifts payable, approximate their carrying values due to the relatively short-term nature of these financial instruments.

United Way has adopted The Canadian Institute of Chartered Accountants' ("CICA") Handbook Section 3861, Financial Instruments - Disclosure and Presentation. In accordance with the Accounting Standards Board's decision to exempt not-for-profit organizations from the disclosure requirements with respect to financial instruments contained within Section 3862, Financial Instruments - Disclosures, and Section 3863, Financial Instruments - Presentation, United Way has elected not to adopt these standards in its financial statements.

(d) Capital assets:

Purchased capital assets are stated at acquisition cost and are amortized over their useful lives. Amortization is provided on the following bases and the estimated useful lives of the assets as follows:

Asset	Basis	Rate
Computer equipment and software	Straight line	3–7 years
Furniture and fixtures	Declining balance	15%
Leasehold improvements	Straight line	Term of lease
Delivery van	Declining balance	25%

(e) Volunteer services:

United Way benefits from substantial services in the form of volunteer time. Since these invaluable donated services are not purchased by United Way, they are not recorded in these financial statements.

(f) Employee future benefits:

United Way has a combined registered defined benefit and defined contribution pension plan covering substantially all of its employees and an unregistered defined benefit pension plan. The benefits are based on years of service. The cost of the defined benefit and defined contribution program is currently being funded. The unregistered plan is unfunded; the cost is expensed and accrued annually.

United Way accrues its obligations under its employee pension plans as the employee renders the services necessary to earn the pension. United Way has adopted the following policies:

- (i) The cost of pensions earned by employees is actuarially determined using the projected benefit method prorated on service and management's best estimate of expected plan investment performance, salary escalation and retirement ages.
- (ii) For the purpose of calculating expected return on plan assets, those assets are valued at fair value. The most recent actuarial valuation of the pension plan for funding purposes was as of January 1, 2007. The date of the next required valuation is January 1, 2010.
- (iii) The excess of the net actuarial gain (loss) over 10% of the greater of the benefit obligation and the fair value of plan assets is amortized over the average remaining service period of active employees, which for the pension plan is 20 years.
- (iv) The unamortized transitional asset is amortized over 20 years.

Notes to Financial Statements (In thousands of dollars)

(g) *Calculation of cost revenue ratios:*

United Way uses the following method to calculate cost revenue ratios:

	2008	2007
Total gifts	\$ 109,489	\$ 106,261
Breakdown of fundraising expenses on statement of operations:		
Direct fundraising expenses	\$ 12,692	\$ 11,074
General management and administrative expenses	3,058	2,686
Total fundraising expenses	\$ 15,750	\$ 13,760
Direct fundraising expenses as a percentage of total gifts	11.6%	10.4%
General management and administrative expenses as a percentage of total gifts	2.8%	2.5%
Total fundraising expenses as a percentage of total gifts	14.4%	12.9%

(h) *Allocation of expenses:*

General management and administrative expenses are allocated between fundraising expenses and allocations and needs assessment based on effort.

General management and administrative expenses are allocated as follows:

	2008	2007
Fundraising	84.3%	84.3%
Allocations and needs assessment	15.7%	15.7%

(i) *Use of estimates:*

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the year. Actual results could differ from those estimates.

3. Future accounting changes:

(a) *Intangible assets:*

CICA has issued a revised standard relating to intangible assets, effective for years commencing on or after October 1, 2008. This revised standard will require the expensing of certain prepaid fundraising expenses as they are incurred. United Way will implement the new standard commencing January 1, 2009, on a retroactive basis.

(b) *Financial statement presentation by not-for-profit organizations:*

Recent amendments to Section 4400, Financial Statement Presentation by Non-for-Profit Organizations, will modify the requirements with respect to various elements of financial statement presentation. These amendments include:

- (i) Reporting certain revenue at its gross amounts in the statement of operations.
- (ii) The elimination of the requirement to treat net assets invested in capital assets as a separate component of net assets.
- (iii) When a not-for-profit organization classifies its expenses by function and allocates some of its general support costs to another function, disclosing the policy adopted for expenses and amounts allocated from general support costs to other functions.

The new standard applies to financial statements relating to the fiscal years beginning on or after January 1, 2009. United Way is evaluating the impact of the amendments on its financial statements.

4. Youth Challenge Fund ("YCF"):

The Province of Ontario (the "Province") established the YCF in 2006 and appointed United Way as the trustee. The Province advanced United Way the sum of \$15,000 and set up an independent board to oversee the operation of the program over the next three years. As the trustee, United Way is responsible for the operation of the program and financial stewardship of the funds on behalf of the Province.

The financial activities of the YCF are not reported on these financial statements. A separate set of audited financial statements for YCF are produced and filed with the Province.

5. Prepaid expenses:

	2008	2007
Prepaid fundraising expenses related to 2008 campaign	\$ 13,165	\$ -
Prepaid fundraising expenses related to 2007 campaign	-	12,234
Other	186	190
	\$ 13,351	\$ 12,424

Notes to Financial Statements (In thousands of dollars)

6. Investments:

	2008		2007	
	Book value	Fair value	Book value	Fair value
Canadian fixed income securities	\$ 5,822	\$ 6,122	\$ 7,650	\$ 7,800
Pooled fund investments with The Toronto Community Foundation:				
Canadian fixed income securities and cash	24,211	23,489	23,118	22,492
Canadian equities	14,825	10,606	13,874	14,685
U.S. and global equities	23,896	17,641	26,083	24,785
	62,932	51,736	63,075	61,962
	\$ 68,754	\$ 57,858	\$ 70,725	\$ 69,762

The Canadian fixed income securities produce a yield to maturity of 4.02% (2007 - 4.1%) and have a weighted average term to maturity of 2.6 years (2007 - 2.8 years).

Investments held for The Tomorrow Fund total \$41,527 (2007 - \$51,405) (note 10).

7. Capital assets:

	2008		2007	
	Cost	Accumulated amortization	Net book value	Net book value
Computer equipment and software	\$ 5,191	\$ 3,978	\$ 1,213	\$ 807
Furniture and fixtures	1,232	710	522	367
Leasehold improvements	1,931	1,035	896	501
Delivery van	36	32	4	13
	\$ 8,390	\$ 5,755	\$ 2,635	\$ 1,688

8. Other deferred revenue:

During 2007, United Way received a \$9,000 legal settlement related to a class action against a utility. The United Way was charged with investing the \$9,000 and an amount, equal to the estimated annual income from the funds, to be used to assist specific utility customers who qualify under the Winter Warmth Fund program operated by the United Way and its affiliates, with their bills. The Winter Warmth Fund provides assistance with utility bills to qualifying low-income individuals and families. The Winter Warmth Fund receives other funds in addition to the estimated annual income on the \$9,000.

In the event the Winter Warmth Fund ceases operation, all available funds shall be distributed to Ontario United Way organizations for charitable purposes as each Ontario United Way sees fit. United Way will be entitled to 52% of the distribution and 44 United Way organizations will be entitled to the remaining 48%. United Way's 52% portion of the original

\$9,000 settlement is recorded as investments with the offset to other deferred revenue. The remaining 48% of the investments, that are held in trust on behalf of the United Way organizations, are not recorded in these financial statements. The other deferred revenue will be recorded as revenue, in order to match specified expenditures, in the event the Winter Warmth Fund ceases operations.

Investment income related to the \$9,000 will be used to fund the Winter Warmth Fund program needs, if required. Of investment income on the entire \$9,000, \$112 (2007 - \$327) has been recorded as accounts payable and accrued liabilities in these financial statements. The \$112 of investment income will be recorded as revenue as specified expenditures of the Winter Warmth Fund are incurred in 2009.

9. Accrued pension liability:

Information about United Way's defined benefit pension plans is as follows:

	2008	2007
Accrued pension obligation:		
Balance, beginning of year	\$ 6,490	\$ 6,668
Current service cost	532	567
Interest cost	373	369
Benefits paid	(252)	(585)
Actuarial gains	(1,927)	(529)
Balance, end of year	5,216	6,490
Plan assets:		
Fair value, beginning of year	5,262	4,722
Annual return on plan assets, net of administrative expense	(1,216)	542
Employer contributions	568	583
Benefits paid	(252)	(585)
Fair value, end of year	4,362	5,262
Funded status - deficit	(854)	(1,228)
Unamortized net actuarial loss (gain)	(256)	156
Unamortized past service cost	156	171
Unamortized transitional asset	(194)	(214)
Accrued pension liability	\$ (1,148)	\$ (1,115)

United Way's overall deficit amounted to a surplus of \$64 (2007 - \$177 deficit) for its registered defined benefit plan and a deficit of \$918 (2007 - \$1,051) for its unregistered defined benefit pension plan.

The accrued pension liability amounted to \$433 (2007 - \$535) for the registered defined benefit plan and \$715 (2007 - \$580) for the unregistered defined benefit plan.

Notes to Financial Statements (In thousands of dollars)

The significant actuarial assumptions adopted in measuring United Way's accrued pension obligations are as follows:

	2008	2007
Accrued benefit obligation:		
Discount rate	7.25%	5.50%
Rate of compensation increase	3.50%	4.25%
Benefit costs:		
Discount rate	5.50%	5.50%
Expected long-term rate of return on plan assets	6.00%	6.00%
Rate of compensation increase	4.25%	4.25%

Plan assets consist of:

	2008	2007
Equity securities	54%	58%
Debt securities	43%	40%
Other	3%	2%
	100%	100%

United Way's net defined benefit pension plan expense is as follows:

	2008	2007
Current service cost, net of employees' contributions	\$ 532	\$ 567
Interest cost	372	369
Expected return on plan assets	(315)	(1,072)
Amortization of transitional asset	(20)	(19)
Amortization of unrecognized net actuarial loss	17	799
Amortization of unrecognized past service costs	15	-
Net pension plan expense	\$ 601	\$ 644

United Way contributed \$146 (2007: \$122) to its defined contribution plan.

10. The Tomorrow Fund Endowment:

The Tomorrow Fund Endowment represents internally and externally restricted amounts. Externally restricted amounts refer to those gifts which have been specifically directed to The Tomorrow Fund by the donor. Internally restricted amounts are those which were given by donors to United Way without such a direction, and have been transferred to The Tomorrow Fund by the Board.

The Tomorrow Fund Endowment consists of the following:

	2008	2007
Externally restricted	\$ 15,577	\$ 15,479
Internally restricted	25,950	35,926
	\$ 41,527	\$ 51,405

The following amounts were transferred between Unrestricted and The Tomorrow Fund Endowment:

	2008	2007
Investment income on:		
Internally restricted funds	\$ (5,760)	\$ 423
Externally restricted funds	(2,359)	187
Bequests	346	935
Distributions	(2,202)	(2,188)
Transfer to Unrestricted from The Tomorrow Fund Endowment	\$ (9,975)	\$ (643)

Endowment contributions of \$504 (2007 - \$798) and capital depreciation on investments that must be deducted from the principal of \$407 (2007 - \$127) have been added to The Tomorrow Fund Endowment. These amounts are not included in revenue in the statement of operations, but have been added directly to The Tomorrow Fund Endowment assets as stated in note 2(a).

11. Unrestricted net assets:

Unrestricted net assets are comparable to the retained earnings of a for-profit organization. The Board of Trustees may make the internally restricted portion of The Tomorrow Fund available, should the circumstances warrant. The Board has balanced this need for stability of operations and agency funding with a desire to maximize current funding to the community. As a result in 2007, the Board has directed that the balance in unrestricted net assets be reduced to a target of \$3,000 to \$5,000 over the next two years through specific community programs.

12. One-time donor specified donations to United Way of Greater Toronto programs, agency projects and grant programs:

United Way receives special one-time gifts from donors. These special gifts are targeted to specific programs, capital projects or grant programs managed by United Way or its member agencies. United Way works with special gifts donors to match their specific giving interest to United Way funding priorities in the community.

Notes to Financial Statements (In thousands of dollars)

13. Commitments:

(a) Multi-year funding agreements:

United Way has entered into agreements with certain member agencies and partners to set their allocations over two to five-year terms. The agreements can be renewed by mutual consent.

Funding commitments for the next two years are as follows:

2009	\$ 40,544
2010	22,105
	\$ 62,649

(b) Long-term lease:

United Way leases office premises and certain computer equipment under long-term operating leases expiring up to May 31, 2022. Rental payments, excluding operating costs and realty taxes, over the next five years and thereafter are as follows:

2009	\$ 869
2010	890
2011	915
2012	1,105
2013	1,153
Thereafter	9,846
	\$ 14,778

(c) Specific project funding:

In 2007, United Way approved financial support of \$2,690 to establish facilities primarily for community and social services and community development planning grants. These projects are anticipated to be completed by 2010. In 2008, \$600 has been expensed towards the project.

14. Financial instruments:

(a) Investment risk management:

Risk management relates to the understanding and active management of risks associated with all areas of the business and the associated operating environment. Investments are primarily exposed to interest rate and market risk.

United Way mitigates these risks with an investment policy designed to limit exposure and concentration while achieving optimal return within reasonable risk tolerances.

(b) Credit risk:

Campaign pledges receivable and other receivables are subject to credit risk. Cash and cash equivalents are held in credit-worthy financial institutions.

(c) Market and interest rate risk:

The risks associated with the investments are the risks associated with the securities in which the funds are invested. The value of equity securities changes with stock market conditions, which are affected by general economic and market conditions. The value of securities will vary with developments within the specific companies or governments which issue the securities. The value of fixed income securities will generally rise if interest rates fall and fall if interest rates rise. Changes in interest rates may also affect the value of equity securities. The value of securities denominated in a currency other than Canadian dollars will be affected by changes in the value of the Canadian dollar in relation to the value of the currency in which the security is denominated.

15. Disclosure in compliance with Ethical Fundraising and Financial Accountability Code:

During 2007, United Way adopted the "Ethical Fundraising and Financial Accountability Code" (the "Code") of Imagine Canada. During calendar year 2008, United Way issued \$77,992 of charitable tax receipts. Other financial disclosures required by the Code are located elsewhere in these financial statements.



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