



Bringing **JOY** to **LIFE**


**Westminster
Canterbury**
ON CHESAPEAKE BAY
FOUNDATION

Covers – Bold and adventurous residents, Dick Binford (front) and Anne Savage (back), got air during Active-Aging Week with hang-gliding.

How Does My Gift Make a Difference?



80%
programs
+ services



15%
fundraising



5%
management +
administration



**We are a faith-based organization
serving the needs of older adults of all beliefs,
their families, and the broader community.**

Church and civic leaders wanted to create a premier non-profit Life Plan Community to serve the Hampton Roads region, and to the extent possible, make it accessible to people regardless of financial means.

Bringing Joy by Connection: *Everyone Needs to Be Needed!*



Our Foundation, residents and team members were important parts of meeting the soul test.

Throughout 2021, our residents never lost sight of those less fortunate, and found ways to volunteer and give back to the greater Hampton Roads community and beyond.

- We packed and shipped 10,000 meals for Rise Against Hunger.
- Through donations to the Chapel Outreach Fund, we provided quarterly meals to the Judeo-Christian Outreach Center.
- We also put together 250 Blessing Bags for those experiencing homelessness.

The last two years tested senior living organizations and revealed much about each. Unlike many older adult service organizations, we are stronger in almost every measurable way. Our team was challenged to think creatively in the hunt for new tools to create safety and joy. This team saw each obstacle as an opportunity to invent something new.

Our Foundation was instrumental in the success of “Bringing Joy to Life.” Everyone needs to connect and to be needed! Even in a pandemic.

The Foundation developed and launched the Birdsong Tablet in 2018. Since its inception Birdsong engagement technology has received positive reviews from senior living communities. One Hundred percent of communities renew their subscriptions. **2021 was a time of service expansion for the Birdsong Tablet!**

- Boston Senior Home Care uses its Birdsong Tablets to support family members caring for their loved ones with chronic conditions. Launched during the pandemic, the Birdsong technology facilitates caregiver support virtual meetings, which continue today. The tablet was also used by many loved ones needing care who enjoyed the games, music, and travel videos.
- Birdsongtutor.com matched tutors to families struggling with online learning.
- The Mountain Empire Older Citizens (MEOC) Americorp Foster Grandparent Program in Big Stone Gap, Virginia, used the Birdsong Tablets to keep their rural members connected during the pandemic. Their foster grandparents, who usually were in the classroom helping young students, struggled with social isolation and loneliness during their yearlong COVID home quarantine. The Birdsong Tablet not only kept them connected to each other through MEOC’s virtual programs, but also to their family through video calls. According to MEOC Director Brandi Barnette, “the Birdsong Tablet’s 8,000 pieces of curated content opened up the world for them.” Visit <https://tinyurl.com/meocinc> to check out the program in action.

Our Annual Stewardship Report is a window into the generosity of our donors. We are grateful for your support and continued investment in the Foundation. **We are committed to being good stewards of the funds you so generously give to the Westminster-Canterbury Foundation. Thank You!**



J. Benjamin Unkle, Jr. President & CEO
Westminster-Canterbury on Chesapeake Bay

2021 Memory Highlights



Hope was at the door as the residents of Westminster-Canterbury opened the year 2021. We look back with pride at the ways this community made memories, as our nation marked one year into the worst pandemic since the widespread influenza outbreaks in 1918. And, as our community launched its 39th year of operations, the first COVID-19 vaccines were made available to our residents.



After the first vaccination clinic we celebrated on social media as “#vaccinestrong” with almost 100% of Independent Living residents committed to being fully vaccinated.



The Religion Committee and the Outreach Fund created 250 Blessing Bags for those experiencing homelessness.

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE



Wristband cutting ceremony to signify our community's herd immunity with 80% of staff and almost 100% of residents double vaccinated!

We took turns beating a COVID pinata filled with candy and liquor bottles, and made national news! We beat COVID, and we celebrated our 39th year the same month!



Our community was honored as Coastal Virginia Magazine's Best of Readers' Choice Awards Gold category for retirement communities.



Our residents and vendors got on the green to raise some green, as 120 golfers gave more than \$80,000 during the 18th Annual Golf Classic to support the WC Foundation.



That's a lot of dough-nuts!
Our 5th Annual Team Member
Giving Campaign raised over
\$32,000 for the WC Foundation.



Tim Tivvis promoted
to Campus Executive
Director and VP of
Campus Operations.



We enjoyed the annual
croquet tournament featuring
some friendly military rivalries.

JULY

AUGUST

SEPTEMBER

"We are WC" hosted a
neighborhood cleanup
to give back and keep
our beaches gorgeous.
We rocked Christmas
in July, and sported
ring pop "engagement
rings" to promote
our annual resident
engagement survey.



More than 1,200 people enjoyed
a shop-till-you-drop experience
when the F&J Summer Sale was
held in person for the first time in
two years.



COVID vaccination boosters
distributed to Independent
Living residents.

Purchase of new sister rental
campus on the Lynnhaven
Inlet – Opus Select.



To learn more about
Opus Select visit

<https://www.opusliving.com/>



OCTOBER

NOVEMBER

DECEMBER

Residents, team members and community
leaders gathered to break ground for our
new seven-story Assisted Living and
Memory Enhancement Building.

The Second Annual Festival of
Trees raised more than \$110,000
with participation of 50 community
sponsors. The new tradition
offered uniquely decorated
Christmas trees and auction items
for bid all to raise funds for the
WC Foundation.

Looking
forward to
our 40th
Anniversary
Celebrations
in 2022!





WC Residents enjoying a relaxing afternoon at the seawall.



Support and Partnership Bring Joy to Life!

FY2021 KEY ACCOMPLISHMENTS



\$1,622,072
dollars raised



2,042
total gifts



663
number of donors

We faced many challenges together over the past two years as a result of the COVID pandemic. Life as we knew it changed in March of 2020, but the mission of the Foundation has not. If anything, our ministry has become more imperative to support our residents and team members, even as COVID transitioned from a crisis to being part of our everyday lives. **Throughout 2021, we challenged ourselves to find new ways to Bring Joy to Life, and thanks to our donors – we were able to do just that.**

The Foundation's Fellowship Fund helps ensure more older adults benefit from the power of living in community regardless of their financial resources. Ten percent of our residents live at WC because they receive support from the Fellowship Fund. 100% of residents have peace of mind knowing that if they outlive their savings through no fault of their own, this fund will protect their financial dignity. **In 2021, the Fellowship Fund gave over \$890,000 to support our residents.**

Your generosity helped give peace of mind to team members and their families who needed additional financial support due to emergency situations.

Your gifts gave our team members and their children the ability to pursue their college and graduate degrees. Whether they attended virtually or in person, the Foundation's Employee Scholarship Fund was there to help them achieve their academic dreams. **Over \$57,000 was given to assist our team and their children with educational expenses in 2021.**

Your donations helped us to enrich community life at WC through virtual engagement programs, Bands on the Bay, the Library Fund, Great Decisions, and the Birdsong Tablet. In short, the donations of time, talent, and treasure to the Westminster-Canterbury Foundation have helped bring joy to the lives of many people.

Thank you from the bottom of our hearts for your support, encouragement, and continued partnership!

Ashley D. Allman

Ashley D. Allman, CFRE

Vice President, Development & Marketing
Westminster-Canterbury on Chesapeake Bay

Donors Strengthen Quality of Life

The dream of our founders is that Westminister-Canterbury on Chesapeake Bay be an impactful and accessible community for seniors of every income level. Doing so requires more resources than those generated by mandatory fees. To realize full economic accessibility, the founders started raising private money for our Fellowship Assistance Program even before enough gifts were secured to construct the tower. Private community support is key to the commitment we have to serve older adults in Hampton Roads. Since it was created in 1992, the WC Foundation has led our fundraising efforts and programs.

Regardless of the designation, each dollar helps WC grow its mission's reach for the people it serves. Whether expanding amenities, sustaining current programs, or supporting new endeavors, charitable gifts reinforce that our simple service mission remains relevant in our complex world.



2021 Foundation Financial Performance

BALANCE SHEET

(SEPTEMBER 30, 2021 AND 2020)

Current Assets

Cash + Cash Equivalents

Pledge Receivables

Total Current Assets

Investments

Total Assets

Liabilities and Net Assets

Accounts Payable +

Accrued Expenses

Deferred Annuity Obligations

Total Liabilities

Net Assets

Total Liabilities + Net Assets

	2021	2020
Cash + Cash Equivalents	\$ 697,550	\$ 404,296
Pledge Receivables	\$ 274,208	\$ 195,751
Total Current Assets	\$ 971,758	\$ 600,047
Investments	\$ 17,548,132	\$ 15,240,647
Total Assets	\$ 18,519,890	\$ 15,840,694
Accounts Payable +	\$ 93,943	\$ 246,262
Accrued Expenses	\$ 368,829	\$ 395,197
Deferred Annuity Obligations	\$ 462,772	\$ 641,459
Total Liabilities	\$ 462,772	\$ 641,459
Net Assets	\$ 18,507,118	\$ 15,199,235
Total Liabilities + Net Assets	\$ 18,519,890	\$ 15,840,694



\$18,519,890

total assets



690

residents

STATEMENT OF OPERATIONS

(SEPTEMBER 30, 2021 AND 2020)

Revenues, Gains + Other Support

Expenses

Fellowship Payment

Programs – Employee Assistance,

Chapel, Library, etc.

General & Administrative

Fundraising

Total Expenses

Operating Income

Other Changes in Net Assets

Increase in Net Assets

Net Assets – Beginning of Year

Net Assets – End of Year

	2021	2020
Revenues, Gains + Other Support	\$ 2,578,897	\$ 1,581,310
Fellowship Payment	\$ 885,305	\$ 965,933
Programs – Employee Assistance, Chapel, Library, etc.	\$ 396,913	\$ 810,796
General & Administrative	\$ 70,378	\$ 55,857
Fundraising	\$ 358,942	\$ 301,110
Total Expenses	\$ 1,711,538	\$ 2,133,696
Operating Income	\$ 867,359	\$ (552,386)
Other Changes in Net Assets	\$ 1,990,524	\$ 876,283)
Increase in Net Assets	\$ 2,857,883	\$ 323,897
Net Assets – Beginning of Year	\$ 15,199,235	\$ 14,875,338
Net Assets – End of Year	\$ 18,057,118	\$ 15,199,235



485

total FTE
team members



5-Star

quality and service



“Your longevity here is certain.”

– Debbie Mandigo

Resident **Debbie Mandigo** couldn't wait to start giving to the Fellowship Fund when she moved in last year. She has already committed to make an impact after she is gone, with a bequest to the Westminster-Canterbury Foundation's Fellowship Fund.

“It's so comforting for residents to know our futures [won't] be dictated by how well you saved or invested. Your longevity here is certain,” Debbie said. “And it does not matter if you move in on fellowship or a million-dollar buy-in. Everyone is treated exactly the same. Everyone is living at a resort.”

If you haven't met Debbie, you'll find her most mornings outside feeding the turtles or giving a belly rub to the most social one with a shell, Ashley. She keeps a blue-tongued skink in her apartment, and was once a major breeder of the lizards. “He's a novelty around here,” Debbie said of Buster George, her 22-inch-long cold-blooded companion who welcomes pets from neighbors as much as any cat. Buster was ill when she cared for him, and he was expected to die shortly after he was gifted to her. “And that was a long time ago,” she laughs.

Animals have been a major part of her personal life since she was a kid, she recalls.

“My father was in the U.S. Army, so we moved every year. I never really had time to develop long-term friendships, but I also had Tourette [syndrome] and I was the one who got picked on. My pets were my friends,” Debbie said.



She recalls fondly the opportunity to raise horses during the time they were stationed in Arizona.

Debbie retired recently as an interpreter for the deaf, a profession that offered many adventures traveling the globe with Royal Caribbean Cruises and appearing on stages for large audiences. She has even supported rock stars like the Beach Boys. Before that, she worked as a paralegal. After taking two years off, Debbie returned to college at age 48 to prepare for her second career.

She has been a frequent visitor to WC since her parents moved in almost 20 years ago. But now that she lives here, her life has improved.

“Before I lived here, I had a very sedentary lifestyle. Absolutely a homebody,” Debbie said, explaining that she now enjoys daily walks on the beach, water sport classes and line dancing. You might also catch her cheering for her dad, who she considers the “croquet king” around here.

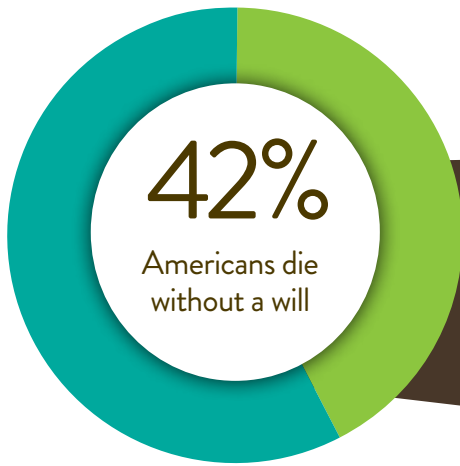
“When I meet people who are 90 [years old] and have just moved in, I'm always shocked. Like, you could have been here 30 years ago,” Debbie said.

She proudly urges her neighbors to join her in supporting the Westminster-Canterbury Foundation.

“For me it was just important to leave a little something for other people that may not have been as lucky in life or able to invest as easily or as well,” Debbie said. “They should have a right to live in a place that pampers them and gives back. Those people deserve to have this kind of life.”

Looking to Leave a Legacy in Your Will?

The Anatomy of a Bequest



ONLY
1 IN 3
Donors **told the charity** about their bequest in advance.

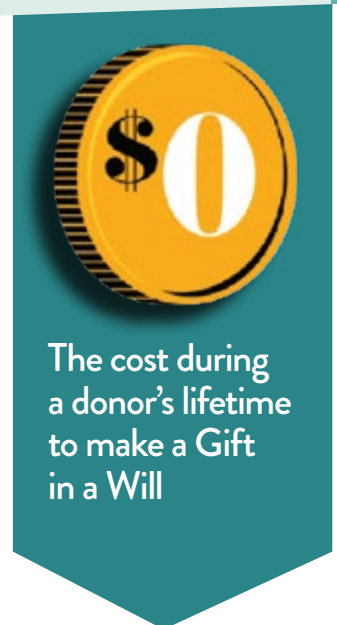


44

The average age when a Will is created



21%
Bequest donors had no prior affiliation with the charity.



While **69%** of donors change their Will ...

... only **25%** change a bequest in their Will.

Learn how you can create a lasting legacy – Contact the Foundation at 757.496.1106.



Your gifts to support
the power of living
in community
help our residents to live
longer, healthier lives.
Thank you!

The Fellowship Fund

access and financial peace of mind

Westminster-Canterbury is one of only three Life Plan Communities in the Commonwealth of Virginia to offer financial need-based support to residents at admission. The Fellowship Fund is critical to our culture, as it gives our residents an opportunity to welcome new neighbors who might otherwise lack the financial accessibility to join our community.

Your donations to this fund make it possible for these qualified individuals to have the opportunity to live in our wonderful and caring community.

Most of our Fellowship recipients have worked for the citizens of Hampton Roads in service-oriented jobs that are the most modestly compensated. Additionally, because of our Fellowship Fund's confidential safety net, **all residents** enjoy the peace of mind that only comes from a lifelong financial security to stay here should they outlive their financial resources.

\$15
million Total cost of care the Fellowship Fund has provided since its inception

Raised by F&J volunteers to benefit the Fellowship Fund in 2021 **\$100**
thousand

\$890
thousand Total spent from Fellowship Fund serving residents in FY21

2022 estimated amount required for Fellowship expenses **\$1.9**
million

16 Recipients who have needed entrance fee assistance since 2012

Residents who enjoy peace of mind should they outlive their savings through no fault of their own **100%**

10% Current residents who call WC home thanks to the Fellowship Fund

"I didn't know what I would have done because all of my assets were exhausted from caring for a sick spouse. WC gave me a lifeline!"

– A Fellowship Recipient

Spotlight on a Work Hero



The team members at Westminster-Canterbury are celebrated for their commitment to serving residents. Each year, one team member who is caught living the mission is spotlighted in our Annual Report. That distinction for this year goes to **Alex Hill**, MSN and Director of Quality Management for Clinical Services.

Alex led a clinical team that helped to develop COVID-19 protections and protocols with the input of residents. With her leadership, there were no resident cases of COVID-19 in the Hoy Nursing Center before vaccinations were widely available during the most dangerous time of the pandemic. She is currently pursuing her doctorate degree, and her research is on the outcomes of cannabinoid treatments in senior health care.

"We're just trying to figure out how to **live joyfully** with it [COVID] and have plans in place should we ever need [COVID protections] again," Alex said.

Alex's focus and expertise raises the bar on health outcomes for clinical residents. After a new medical record platform was installed in 2020, Alex spent most of last year exploring how

the tool could predict care needs for individual patients and provide data to inform new processes for staff. She's most proud of how the team has learned to use electronic health records to drive patient processes and track results. "But data is not the only factor when rethinking patient care," she said.

"My approach to quality improvement is definitely from a perspective of shared governance."

—Alex Hill

"You have to involve those who are directly at the hands of the outcomes and make sure that your time and energy create a sustainable and lasting impact to the residents and our team members."

"That team approach is exactly what makes Alex such a great leader," said **Tim Tivvis**, Executive Director & Vice President of Campus Operations. "She is someone the team members respect and admire for her knowledge,"

Tim said. "The passion she has for her role is unmatched."

"Alex is a dedicated teammate who is known to be a problem solver who can rally support during tight staffing, but humble enough to jump in and directly serve patients when needed," said **Brenda Rosecrans**, Senior Director of Human Resources and Compliance.

"Even when she herself was out with COVID, she contributed to the team and did not miss a beat," Brenda said. "Alex is truly a pleasure to work with and always has the interest of the organization in mind."

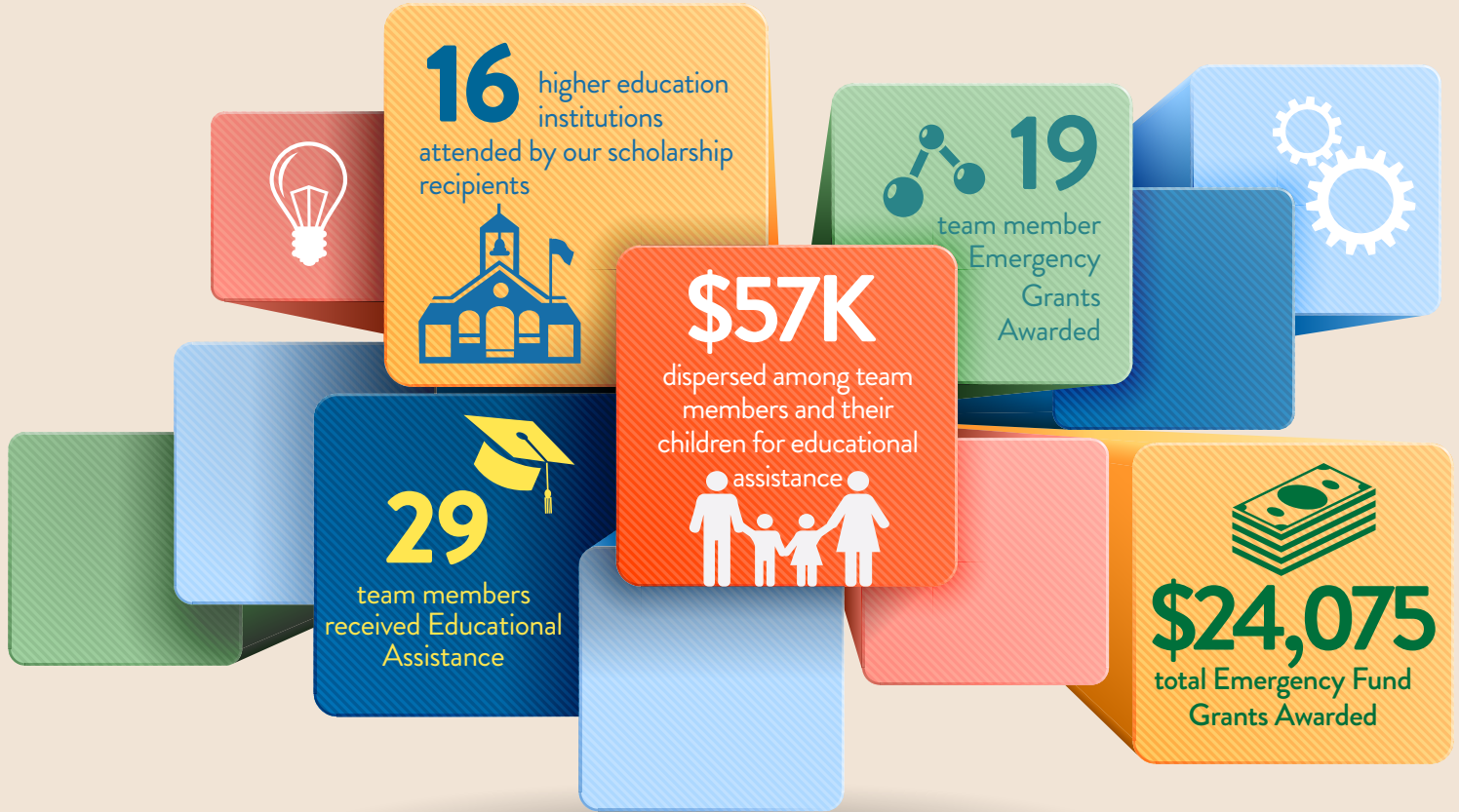
Alex described that the WC team around her is what most motivates her to work joyfully every day.

"I always say, the most challenging day at WC beats any day at another community!" Alex said. "We're all highly driven, highly collaborative. There is an expectation of trying to find the 'yes' instead of explaining the 'no.' Our philosophy is about 'what does the resident need' and 'what does the team need.' It makes you want to keep coming back, because everyone wants the same thing."



Team Member Assistance Funds

education and emergency help



Great service and care are entirely dependent upon great team members. Our team members are extraordinary. They simply love our residents and the feeling is certainly mutual. One of our extraordinary team members may experience an unforeseen financial setback. Another may be striving to achieve advanced certification in his or her field. Still another may be seeking tuition reimbursement to help support broader educational goals. In such cases, the Foundation is committed to helping the incredible people who fulfill our mission and care for our residents every day.



"It is such a gift to be able to have a little bit of relief from the financial impact of furthering education. I am very thankful and appreciative"

– Scholarship Recipient

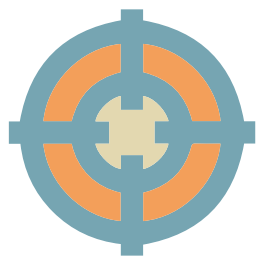


"I am so thankful for the scholarship committee. I don't know where I'd be, or what I would've done without them"

– Scholarship Recipient

"She has had a hard time missing her father and we were able to have a teddy bear made along with a pillow out of her father's favorite shirt. She absolutely adored it and some tears were shed! What beautiful comfort we can bring through our memorable moments."

– Chaplain Nikki Weikel,
Hospice Pastoral Care Counselor



Edge of Excellence Funds

supporting programs and activities

Gifts to the Edge of Excellence Funds provide support to the programs and activities that preserve and enhance the preeminence of WC. Our Edge of Excellence funds also help sustain the Library, Chapel, Meditation Garden and other amenities that enrich community life, building upon our sense of community and social engagement.





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Both of our boards ended 2021 with 100% participation for Annual Giving.





Annual Giving

From January 1, 2021 – December 31, 2021



\$25,000 and up, Bequests & Planned Gifts

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\$10,000-\$24,000

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\$250-\$499

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Up to \$249

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Pictured left: Team members posing during our team member appreciation event at APEX Entertainment.



Pictured Top L-R: Residents and team members play a round of croquet. / Resident **Lillie Gilbert** on the water during Active Aging week / Who needs a Manic Monday when you can have a Milkshake Monday? Resident **Linda Brown** agrees!

Second Row L-R: Resident **Bob Felty** testing out the merchandise during the Annual F & J Summer Sale Prep / Team Member **Myron Stewart** & Resident **Mrs. Joan Bondi** sporting their "#1" as the champions of the Team Member & Resident croquet game / Residents **Carol Braley** & **Ann Rowan** giving a cheers at the Kentucky Derby party

Pictured Bottom L-R: Residents **George Plum** and **Sandy Dorsey** at our Christmas in July event / Team Member **Dwayne Cason** eating a Lobster Roll at the Seawall on National Lobster Day / Residents **Henry** & **Eleanor Watts** enjoying WC's Five-Star Dining



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*Pictured Above: Residents **Bill & Claudia Vroman** and **Brenda LaDell** enjoying an event at our seawall.*

*Pictured Below L-R: **The Costenbaders** enjoying Bands on the Bay! / **Tim & Julie Tivvis** selling Money Tree guesses at the Festival of Trees / **Becky Daniels** posing at the Team Member Christmas Fund Drive.*



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*Pictured Top L-R: Residents enjoying the quarterly men's breakfast in the Pub / WCCB Foundation Chairman, **Bill Hedrick** and his mother-in-law and resident, **Lucy Poston-Hill** at the WC Golf Classic / Team members at the Foundation's Annual Bringing Joy to Life Event*

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*Pictured Top L-R: Residents **Pete Costenbader** and **Richard Crone** playing corn hole during Active Aging Week / Residents **Mary and John Wolfe** enjoying a drink at the seawall / Residents enjoying Bands on the Bay at the Seawall*

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We gratefully acknowledge our donors for their support and generosity. Our team members have made every effort to ensure the accuracy of Westminster-Canterbury Foundation's Annual Stewardship Report. If any errors have occurred, please accept our sincere apology and contact the WC Foundation with any corrections at 757.496.1108.



*Team members celebrating another
1,000 meals packaged of the
10,000 meals sent to Haiti from the
WC Rise Against Hunger event.*

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Broad Bay Point Garden Club
Canine Companions for Independence
Cape Henry Women's Club
Calvin Presbyterian
CHKD
Christ & St. Luke's Church
Church of the Advent
Church of the Good Shepherd
Church of the Holy Family
Chrysler Museum
CLASP
Community United
Methodist Church
Cooking with Chef Jamie Jacobson
DECA
Eastern Shore Chapel
Elizabeth River District UMC Women
Elmwood Cementary
Emmanuel Episcopal Church
Faith Inclusion Network of HR
Faith Works Coalition
First Baptist Church Norfolk

First Landing State Park
Fleeting Printing
Food Bank
Frances Asbury Methodist Church
Friends of False Cape State Park
Girl Scouts
Grace Bible Church
Grace Episcopal Church
Hampton Roads Naval Museum
Holy Family Church
Hope House
ILR
Jacox Elementary
JCOC
John B Dey
Knitting 4 Peace
Leeland seminary
Lee's Friends
LGBT Life Center
LINNUS
Little Creek Catholic Chapel
Lynnhaven Colony
Congregational Church/United
Church of Christ
Lynnhaven River Now
Meals on Wheels
Mustard Seed
Navy Marine Corps Relief Society
Norfolk Botanical Gardens
Norfolk Cemetery Preservation
Society
Norfolk Christian School
Norfolk IRS

Old Donation Episocopal Church
Plaza Middle School
Prince of Peace Lutheran Church
Prison Ministry
Providence Presbyterian
Red Cross
Retired Federal Employees
Royster Church
Samaritan House
Sandler Center
Scott Memorial UMC
Sentara Leigh
Sentara Princess Anne Hospital
Sentara Virginia Beach
General Hospital
Sentara Healthcare School of
Nursing
Seatack
Sounds of Joy
St. Johns Baptist Church
St. Mark's Church
Tidewater Arts Outreach+
Tidewater Quilt Guild
Thalia Elementary School
Thalia UMC
The Williams School
Unity Church Choir
Union Mission
VACCRA
VA Hospital
Victoria Baptist Church
Virginia Aquarium
Virginia Beach Election Office

Virginia Beach Free Clinic
Virginia Beach Grief Counseling
Virginia Beach United Methodist
Church
Virginia Beach Public Library
Virginia Microboard Assoc.
Virginia Native Plant Society
Virginia Opera
Virginia Stage Company
Virginia Symphony Orchestra
Virginia Voices Choir
Virginia Wesleyan Univeristy
VITA-TCE
Westminster-Canterbury
Angel Flight/Mercy Medical | Art
Committee | Becoming Lighthouse
Family | Birdsong | Chatter | Clinic
Volunteer | Covid Task Force
Emergency Preparedness Committee
F&J | Floor Reps | Flower Guild
Flu Clinic | Great Decisions | Green
Committee | Landscape Committee
Men's Chorus | Pastoral Visitation
Quilters | Religion Committee
Resident's Association | TV Champion
Welcome Committee | Writer's
Group | Woodpeckers
Windermere
Wycliffe Presbyterian Church
Wyoming Valley Food Banks
Young at Heart
WHRO



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