

1982-2022





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

How Does My Gift Make a Difference?



80% programs+services



15% fundraising



5% management+ administration

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.



Original WC Building - opened March 29, 1982.



1992 Capital Campaign launched for an Assisted Living addition and 20 new healthcare rooms.



August 12, 2002, West Tower expansion complete.



Ben, Anita Taylor, WC Resident's Association Chair, and VP of Campus Operations Tim Tivvis at our Champagne Toast to kick-off our 40th Anniversary in 2022



40 Years of Joyful Living

"From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked."

Luke 12:48.

As a faith-based community, we have always sought to serve as many people as possible, regardless of economic means. Our founding donors knew their seed donations would ultimately go to a Fellowship aid fund after the first generation of entry fees were collected. The first donations would then be used to help economically challenged people have access to the "power of living in community."

The amount of charity we can do depends on the income we earn and the generosity of our donors. There are no other sources of charitable funds. We promise and deliver a lot:

- Lifetime hospitality service, and greater lifetime health care as needed.
- Lifetime financial dignity (financial peace of mind) for all who naturally outlive their savings.
- Our policy of admitting public and church servants with a greater than 50% chance of outliving their savings or who need Fellowship dollars from day one of their residency to meet our fees.
- 30% of apartments, the smaller ones, are priced below the cost of the lifetime services we provide.

These four elements of resident charity cost \$2.6M per year. We are proud of this amount of annual charity which we could never afford without our donors. This is just our charity services to our own residents at the Bay flagship campus. We also raise money to care better for our team and members and have dedicated funds to give us the "Edge of Excellence" in our services and campus.

Private Foundation support has been increasingly vital to more "Bringing Joy to Life" (the Foundation's mission) for older adults. Enjoy our Annual Report and see the many ways we do this with your help.



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

Celebrating 40 Years of joyful living

1982 2022

Westminster-Canterbury opened the doors to its first residents on March 29, 1982, on 12-acres of beach front land.

During our 40 year celebration, our residents participated in "40 Acts of Joy" throughout 2022. Some of the highlights from the year are in the timeline below.



120 Golfers raised over \$80,000 to support the WC Foundation!



IANUAR

Celebrated the Joys of Decluttering with our Shred it Like a Rockstar event and hosted our Champagne Toast to kick of the festivities!

FEBRUARY

- MARC

National High-Five Day – Celebrating the Joys of a Job Well-Done! MAY



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Mari Gras Parade – 40 floats for 40 years!

PRIL

19th Annual Golf Classic plus the "Where Were You in 1982? Contest

JUNE



Other events
included an
Anniversary
Dance and a
Special Dinner,
for residents and
an Anniversary
Picnic for our team.



Bands on the Bay + Bringing Joy to Life Donor Celebration + the Joy of Giving back food drive.





Residents and team members recognized friends, colleagues and each other for a job well done by writing notes on handprints, and posting them for all to see.















SEPTEMBER



NOVEMBER

Summer Beach
Party for team
members and
their families
celebrating
40 years of
Beachfront Living
and Working!

Resident Assoc. Anniversary Gift, a Dwarf Red Maple Tree 40th Anniversary Time Capsule event showcasing items submitted by residents, floors, and departments. The Time Capsule will open in 2062 – 40 years.

4th of July Joy of Freedom Cookout Celebrated the Joy of Giving Back through the Alzheimer's Walk 40 walkers for 40 years 3rd Annual
Festival of Trees
42 community
sponsors + 200
attendees raised
\$83,000+ for the
WC Foundation

DECEMBER

6th Annual Team Member Giving Campaign + F&J Super Summer Sale raised \$150,000!

AUGUST









Other Acts of Joy included:

- Resident-created butterfly garden to help preserve the endangered monarch butterfly.
- Knitting blankets for local veterans through a partnership with the Navy Marine Corps Relief Society
- Knitting baby caps for the babies born in the Sentra Princess Anne Hospital Labor and Delivery unit.
- Sewing quilts for children in need as part of Project Linus.
- Donating 4,000 lbs. of food to the Foodbank of Southeastern Virginia and the Eastern Shore
- Filling 10,000 meal packages for RISE Against Hunger. The packages were flown to Haiti to help feed the Haitian people.

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40 Years of Bringing Joy to Life!

What a year! 2022 was the year of Joyful Living as we celebrated the 40th Anniversary of Westminster-Canterbury on Chesapeake Bay!

Forty years of *creating a community to foster joy and well-being* and serving seniors throughout Hampton Roads. There was lots of celebrating this past year, but there was also a lot of good done through the WC Foundation. Thanks to you, our donors, we were able to find new ways to Bring Joy to Life for those we serve.

I hope you enjoy reading the 2022 Annual Stewardship Report. We have accomplished a lot over the past 40 years and we have a lot more work yet to be done. Thanks for investing in our mission and allowing us to continue serving older adults in our community.

askley D. allman

Ashley D. Allman, CFRE Vice President, Development & Marketing

Westminster-Canterbury on Chesapeake Bay



FY2022 KEY ACCOMPLISHMENTS



\$1,790,752 dollars raised



2,553 total gifts



\$649 average gift



646 number of donors





How Does the Foundation Help?

The dream of our founders is that Westminster-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 the full economic accessibility, the founders started raising private money for our Fellowship Assistance Program even before enough gifts were secured to construct the East 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 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.

Financial Performance

| BALANCE SHEET (SEPTEMBER 30, 2022 + 2021) | 2022 | 2021 |
|---|--------------------------------|--------------------------------|
| Current Assets Cash + Cash Equivalents | \$ 1,256,505 | \$ 697,550 |
| Pledge Receivables Total Current Assets | \$ 222,155 \$ 1,478,660 | \$ 274,208 \$ 971,758 |
| Investments | \$ 14,001,913 | \$ 17,548,132 |
| Total Assets Liabilities and Net Assets | \$ 15,480,573 | \$ 18,519,890 |
| Accounts Payable + | | |
| Accrued Expenses | \$ 90,567 | \$ 93,943 |
| Deferred Annuity Obligations Total Liabilities | \$ 331,494 \$ 422,061 | \$ 368,829 \$ 462,772 |
| Net Assets Total Liabilities + Net Assets | \$ 15,058,512 \$ 15,480,573 | \$ 18,507,118 \$ 18,519,890 |

| 2022 | 2021 |
|--|--|
| \$ 2,265,270 | \$ 2,578,897 |
| \$ 1,117,305 \$ 330,008 \$ 80,560 \$ 318,830 \$ 1,846,703 | \$ 885,305 \$ 396,913 \$ 70,378 \$ 358,942 \$ 1,711,538 |
| \$ 418,567 \$ (3,417,173) \$ (2,998,606) \$ 18,057,118 \$ 15,058,512 | \$ 867,359 \$ 1,990,524 \$ 2,857,883 \$ 15,199,235 \$ 18,057,118 |
| | \$ 2,265,270 \$ 1,117,305 \$ 330,008 \$ 80,560 \$ 318,830 \$ 1,846,703 \$ 418,567 \$ (3,417,173) \$ (2,998,606) \$ 18,057,118 |





Richard and Evelyn Keever have always been people who give. They've given their time, talent, and abilities to help others throughout their lives. Dick gave 26 years of service as the Pastor of Bayside Presbyterian, in Virginia Beach, preaching, teaching, and providing counsel to those within the congregation and community. And as Chaplain at Children's Hospital of The King's Daughters, Evie, a United Methodist Minister, offered spiritual care to countless patients, families, and staff.

And their generosity has gone beyond their occupations serving the wider community, such as the Ronald McDonald House Board, and through Hospice in Virginia Beach. Dick has donated his time to Westminster-Canterbury on Chesapeake Bay in multiple areas, including as a board member, and board president. He also currently serves on the board of the WC Foundation. "Charitable giving has been a part of my life since I was a child," says Evie, who moved with Richard to our community, a little more than a year ago, after seeing the focused and personal attention her mother received in WC respite

care and later through their Hospice program.

And for the couple, who met at Yale Divinity School, two things made absolute sense. 1) their generosity in life would continue into their legacies through Planned Giving. And 2) they would make a Bequest for a Testamentary Gift to the WC Foundation.

As residents, they appreciate the location and activities WC offers. "I love the location and the bay and the views of the water," Evie says, "It's always changing and giving life to me." And Dick enjoys the Fitness Center but admits he may need to visit it more often. "When you eat these good meals," he laughs, "you need to keep physically fit, or at least try!"

But what draws them – and their support – to WC is the people. "I love the people, the other residents, and the staff. They're so caring and welcoming. They make it a happy place," Evie says, "People are always looking for joy in their lives, and WC certainly provides."

At its core, the WC Foundation is about people. "The Foundation serves a significant role in ensuring that people – regardless of their ability to pay – can be attended to and be part of a community during this special time in their lives," says Evie. The Foundation also provides continuing education scholarships and emergency support for WC staff.

The strength of WC largely depends on the foresight and support of those who look to the future. This is why Dick suggested sending a letter to new residents encouraging them to consider updating their Wills to name the WC Foundation as a beneficiary. Dick says taking the time to consider this makes a statement about their priorities.

For the Keevers, whose planning includes supporting the Children's Hospital and educational institutions as well as WC, giving for them is lifelong.

"With a planned gift, you know your life will live on," says Dick.

"I really like the idea that we are supporting the ongoing full spectrum of life," Evie agrees, "that is why planned giving is so crucial."

Dick likes to remind folks of this well-known observation: "You make a living by what you receive. You make a life by what you give."

Leaving a Legacy through Bequests

Leaving a Legacy means giving something that will be valued and treasured for generations after you're gone.





\$485 BILLION

Bequeathed by American Donors. The most common type of planned gift in America today.



The cost of Leaving a Legacy in Your Will

General

Gifts of property taken from an estate's general assets.

Demonstrative

Gifts that come from a explicit source.

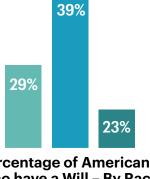
Types of **Bequests** **Specific**

Gifts of property, like a painting, jewelry, car or cash.

Residuary

Gifts made after all of debts and expenses are paid.





Percentage of Americans who have a Will - By Race



Wills that do not include a Bequest

Black

Learn how YOU can create a Lasting Legacy. Contact the Foundation at 757.496.1106.

The Fellowship

"I have peace of mind knowing that the Fellowship Funds are available for me at a later date, if needed. This helped me to make the decision to continue my move here."

Access+ Financial Peace of Mind

"Continuing the
Fellowship Program is a
life-line for some who would
otherwise never consider applying
to Westminster-Canterbury. Your
support is vital, both in spirit and
operationally – Thank You!"

"The daily

peacefulness of

knowing that our

future needs are

taken care of - what

a priceless gift! I

can't believe we get

to live here!"

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.

\$16.5

million

Total cost of care the Fellowship Fund has provided since its inception \$120

thousand

Raised by F&J volunteers to benefit the Fellowship Fund in 2022 \$1.1

million

Total spent from the Fellowship Fund serving residents in FY22 \$1.2

million

2023 estimated amount required for Fellowship expenses 18

Recipients who have needed entrance fee assistance since 2012 100%

Residents who enjoy peace of mind should they outlive their savings through no fault of their own 10%

Current residents who call WC home thanks to the Fellowship Fund

Spot Light on a Work Hero

Demetra Williams BSN, RN, ADON/SDC

Demetra Williams remembers her first day at Westminster-Canterbury on the Chesapeake Bay. She was a new LPN, hired to start on the night shift. "I was nervous as can be. I was barely 21 and was terrified," she remembers.

Seventeen years later, the intrinsically positive Demetra is Assistant Director of Nursing and Staff Development, and it's safe to say that she's found her place. Demetra was recently honored with the Distinguished Team Member Award. "The presentation blew me away," she says, "All those photos and images of me brought back so many memories. I felt so appreciated for everything I've done here."

And Demetra has done a lot. She serves as the Infection Prevention & Control Nurse, assists with process improvement, and coordinates new hire orientation and ongoing clinical education. She was also vital in implementing several new initiatives to ease workflow and improve resident safety.

In her time at WC, Demetra advanced her clinical skills and developed her leadership style. "[At WC], I was able to learn from those who served as mentors to me," she says, "And I was inspired to go back to school. I got my BSN and became an RN."

Demetra enhances all that is around her. "[Demetra's] depth of institutional knowledge is key in the implementation of new and updated practices," says Lydia Anderson, Director of Nursing, "She balances all of this with grace, compassion, and kindness, which improves the overall team morale. She is a gift of a human and a leader."

Demetra lives the WC Mission, to create a community to foster joy and well-being. "To me, joy is what we do. It's our main goal regarding the residents and what we're providing. We want them to have a joyous experience every day by giving them happiness and improving and promoting their quality of life. [Our mission] gives me purpose," she pauses, "That's important."

One of the ways that she brings joy through her work at WC is through her engagement with residents, families, and staff. Before the pandemic, a holiday tradition was to decorate each floor with a different theme. This is one of Demetra's fondest memories because of the inclusion. "Everyone played a part in decorating, and there was so much joy and happiness around it," she says. She thrives in helping to create those positive memories for all involved.

It's evident to her colleagues that Demetra's dedication to the Hoy Center and WC is deeply rooted in her values, as is her desire to learn and grow as a leader continuously, says Alex Hill, Campus Director of Quality. Demetra can't imagine doing this anywhere else. "This is a second family for me. It's the culture. My teammates, the residents, the families. Mentors and my supervisor. When I wake up in the morning, I enjoy coming to work. I'm happy to be here."

















Team Member Assistance Funds

"I am so incredibly grateful for your generosity and kindness. From the moment I started working here I felt supported. Not only in my schooling, but simply as a member of our community. This scholarship will help me achieve my dreams and better serve those in need. Thank you!"

- Scholarship Recipient













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.



"I am so grateful to receive this scholarship. It really means a lot to me to be able to further pursue my education. I am currently studying Architecture and cannot wait to finish school and move into helping my community. Your generosity means the world to me."

- Scholarship Recipient

"Thank you for the generous scholarship. You have helped lift some of the financial burden that comes from attending college. This allows me to focus more on the most important goal of college: learning. Your generosity inspires me to help others and give back when possible."

- Scholarship Recipient



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.



"The Hospice Enhancement Fund has enabled so many of our patient's to experience the gift of a final wish — enjoying a favorite meal, celebrating birthdays, anniversaries, enjoying sporting events, restaurants or visiting family. Thank you for your continued support of this fund!

Sarah Krauser
 Hospice Volunteer & Bereavement Coordinator



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Both of our boards ended 2022 with 100% participation for Annual Giving.

ANNUAL GIVING FROM JANUARY 1, 2022 - DECEMBER 31, 2022





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\$25,000+

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continued on next page

Pictured Top Left: Residents Dick Binford and David Carr'e taking bets for the Kentucky Derby.



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Pictured Above: WC Residents enjoy a trip to the VanGogh Immersive Experience

Pictured Below L-R: Resident Lillie Gilbert and Chaplain Spivey at the blessing of our new Peace Pole / Snapshot from our Annual Oyster Roast / Residents Glenn & Lyn enjoying a beautiful day at the bay







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Pictured Top: WC Residents Bob and Janet Tidewell at the 40th Anniversary Dance.

 $Pictured\ Below:\ Betsy\ Via\ enjoying\ a\ beautiful\ on\ the\ Bay\ /\ Residents\ celebrating\ during\ the\ Annual\ WC\ Olympics\ /\ WC's\ Top\ Golfers\ during\ the\ WC\ Olympic\ Games$









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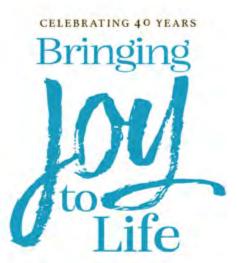
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